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AUTHOR Yates, Juanita, Ed.
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ABSTRACT

This booklet summarizes a conference on consumer education which was held for educators, community leaders, program administrators, consumer advocates, and journalists to introduce the principal issues facing consumers and to explore effective program designs and teaching methods and materials. Following a brief executive summary of the conference and a program agenda, the workshops and speeches for each of the two days are briefly summarized. Titles are Comprehensive Consumer Education-Concepts, Techniques and Challenges; Consumer Bulletins--Summary of Major Concerns; Starting Consumer Education in the Classroom; Consumer Education on a Low Budget for the Low Income; Low Income Consumer Counseling; How to Get Federal Materials to Consumer Educators; Consumer Education Teaching Techniques and Materials; Delivering Consumer Education to Minorities; Conducting Consumer Education from State/Local Offices; What Consumer Complaints Mean to Consumer Educators; Educating for Consumer Representation; Consumer Education and Protection; Food and Nutrition Education for Consumer Educators; The Question of Utilities/Energy Conservation for Consumer Educators; Credit and Banking Issues for Consumer Educators; Evaluation of Consumer Services for Consumer Educators; and Potential Resources for Consumer Educators. Concluding this booklet is a conference evaluation consisting of the questionnaire which was distributed to the participants and a summary of the responses. A list of the conference participants is appended. (EM)

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"Catch-Up"

**Proceedings of the
Second Annual
Consumer Education
"Catch-up" Conference
November 11-12, 1976
Washington, D.C.**

**Department of Health,
Education, and Welfare**

May 1977

U S DEPARTMENT OF HEALTH,
EDUCATION & WELFARE
NATIONAL INSTITUTE OF
EDUCATION

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SECOND ANNUAL CONSUMER EDUCATION

"CATCH-UP"

OFFICE OF CONSUMER AFFAIRS

IN COOPERATION WITH

OFFICE OF EDUCATION'S CONSUMERS' EDUCATION PROGRAM

DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE

WASHINGTON, D. C.

NOVEMBER 11-12, 1976

Edited by Juanita Yates

DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE
OFFICE OF THE SECRETARY
OFFICE OF CONSUMER AFFAIRS
WASHINGTON, D.C. 20201

May 1977

Dear Conference Participant:

We are especially pleased to send you a summary of the second annual Consumer Education Catch-Up Conference which was held November 11-12, 1976, at the Department of Health, Education, and Welfare in Washington. Also included is a listing of conference participants.

We appreciate your investing the time and money to attend the conference and your contributions in making this working conference a learning experience for all of us.

It is our hope that you will find the summary helpful as it highlights speeches, panel discussions and workshops on successful programs, concepts, techniques and major consumer issues.

Sincerely,

Frank McLaughlin

Frank McLaughlin
Acting Director of Consumer
Affairs

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SUMMARY

In November 1976, over 400 educators, community leaders, program administrators, consumer advocates and journalists met to explore and assist each other with consumer education -- what works, for whom, with what materials, under what conditions, and at what cost. Just one year earlier in November 1975 the first Consumer Education Catch-Up Conference was held, and 200 concerned consumer leaders attended. This 100 percent increase in attendance and the fact that the participants paid their own way to Washington prove that consumer education is truly becoming widely recognized as a subject and as a process which are needed by consumers across the country, on an interdisciplinary basis, in the community as well as the classroom.

The conference was designed with one purpose in mind: to introduce people new to the field of consumer education to the principle issues facing consumers, and to share and examine program designs, teaching methods and materials that have proven to be effective.

By all accounts the conference met its goal. Consumer leaders serving the low income and the elderly assisted educators teaching at the secondary level. Curriculum specialists exchanged ideas with State consumer office administrators who produce materials for the community. Everyone was challenged by being exposed to new problems, creative solutions and different sources of funding for their programs. Over 40 states were represented by the 400 participants.

Summaries of the individual workshops and speeches are presented in this booklet. Several conclusions emerged from different discussions, suggesting that all of us in consumer education, despite our different background and functions, share much in common. The major conclusions expressed were:

1. Consumer education is a growing subject. It is rooted in the five basic consumer rights, and in fact is the fifth right. It can be presented successfully through a variety of processes. It is far too important to be designated the responsibility of any one discipline.

2. Consumer laws are needed to protect consumers in areas where the individual cannot defend himself. However, enforcement is also needed if these laws are to be effective. Educating the public as to their rights and responsibilities under the laws enables consumers to become enforcers of the law.

3. If consumer education is to be effective, it cannot always be objective. Frequently marketplace abuses require that consumer education take on an advocacy role.

4. Consumer education can and should be delivered through every possible channel in order to reach the public: through the media, in the classroom, at social service offices, on Indian reservations, through a Federal or state agency, in senior citizen programs, and at the retail business level.

5. Although consumer education materials are growing rapidly in quantity, the quality of these materials is not improving in a parallel manner. Free materials are not always good materials. Considerable work lies ahead to encourage the evaluation and dissemination of materials which meet real consumer needs.

Progress has been made, and progress is still to be made. There is enough work for everyone if we are going to make consumer education an effective force in service to consumers. One step would be to develop two or three success stories to share with newcomers to the field of consumer education at the next conference, hopefully in November 1977.

Sandra L. Willett
formerly with the Office of Consumer Affairs

presently Executive Director
National Consumers League

PROGRAM

SECOND ANNUAL CONSUMER EDUCATION
"CATCH-UP"
OFFICE OF CONSUMER AFFAIRS
In Cooperation With
OFFICE OF EDUCATION'S CONSUMERS'
EDUCATION PROGRAM
Department of
Health, Education, and Welfare
November 11-12, 1976

WEDNESDAY, NOVEMBER 10

Exhibits open 2:00 p.m., Room 1137, HEW

THURSDAY, NOVEMBER 11
CONSUMER EDUCATION OVERVIEW

8:30 Registration in HEW Auditorium

9:00 Opening: Sandra L. Willett, Associate Director for Consumer Education, Office of Consumer Affairs

9:15 Keynote Address: Virginia H. Knauer, Special Assistant to the President and Director, Office of Consumer Affairs

9:45 "Comprehensive Consumer Education - Concepts, Techniques and Challenges": Lillian H. Mohr, Professor, Consumer Economics, Florida State University

10:30 Coffee and Conversation

11:00 "Consumer Bulletins - Summary of Major Concerns"

Presiding: Martin R. Petersen, OCA Director of External Liaison

Warrranties: Frank McLaughlin, OCA Director of Program Development and Implementation

Housing: Nell Weekley, Director, Office of Consumer Affairs, New Orleans, Louisiana

Student as Consumer: Sandra L. Willett

Insurance: James M. Stone, Commissioner of Insurance, Commonwealth of Massachusetts

12:30 Lunch (on your own)
Exhibits (Room 1137, HEW)

1:30 CONCURRENT WORKSHOPS

2:45 "Starting Consumer Education in the Classroom"

Presiding: Charles Cavagnaro, OCA Director of Field Operations

Panelists: William Johnston, Director, Consumer Education, Trention, New Jersey
Robert Alexander, Supervisor, Consumer Education ESEA Title IV, Jacksonville, Florida

"Consumer Education on a Low Budget for the Low Income"
Presiding: Gaye W. Lee, OCA Associate Director for State and Local Programs
Panelists: Lilly Bruck, Director, Consumer Education, Department of Consumer Affairs, New York City
Caroline Stellman, Executive Secretary, Consumer Council, Baltimore, Maryland

"Low Income Consumer Counseling"
Presiding: Frank Porter, Deputy Director of National Programs, National Consumer Information Center, Washington, D.C.
Panelists: Elizabeth Field, Consumer Coordinator, Housing Assistance Foundation, Lansing, Michigan
Vincent Quayle, Director, St. Ambrose Housing Aid Center, Baltimore, Maryland

"How to Get Federal Materials to Consumer Educators?"
Presiding: Lee Gray, Coordinator, Consumer Education, Department of Transportation
Panelists: David F. Peterson, Executive Director, Consumer Information Center, General Services Administration
Kenneth Rashid, Director, Community Information Programs Division, Consumer Product Safety Commission
Ed Riner, OCA Deputy Director for Consumer Communication

4:00 "Consumer Education Teaching Techniques and Materials"
Presiding: Meredith Fernstrom, Director, Consumer Education Division, Department of Commerce
Panelists: Rosella Bannister, Director, Consumer Education Service Center, Eastern Michigan University, Ypsilanti, Michigan
Elsie Fetterman, Department of Home Economics, University of Connecticut

"Delivering Consumer Education to Minorities"
Presiding: Juanita Yates, OCA Associate Director for Special Concerns
Panelists: Sonia Ortiz, Director of Consumer Programs, Council of Spanish Speaking Organizations, Philadelphia, Pennsylvania
Emily Velasquez, Director, Consumer Education and Advocacy Program, All Indian Pueblo Council, Albuquerque, New Mexico

"Conducting Consumer Education from State/Local Offices"
Presiding: Joel Weisberg, Deputy Attorney General and Director, Bureau of Consumer Protection, Harrisburg, Pennsylvania

Panelists: Barbara Gregg, Executive Director,
Montgomery County Office of Consumer Affairs,
Rockville, Maryland
Nell Weekley, Director, Office of Consumer
Affairs, New Orleans, Louisiana

"What Consumer Complaints Mean to Consumer Educators"

Presiding: Allan Finkel, OCA Assistant to the Deputy Director

Panelists: John Goodman, Vice President, Technical
Assistance Research Programs, Washington, D.C.
Welton Grundy, Regional Consumer Service
Specialist, HEW, Dallas, Texas
Helen Gaiser, Manager Consumer Responsiveness
Division, U.S. Postal Service
Helen Hall, OCA Assistant Director of Economic
Policy and Planning

4:00 Plenary Session in Auditorium - "Educating for Consumer
5:00 Representation"

Presiding: Michael A. Sterlacci, OCA Deputy Director

Panelists: James Brodsky, Deputy Assistant Secretary for
Consumer Affairs, Department of Housing and
Urban Development
Nancy Steorts, Special Assistant to the Secretary
for Consumer Affairs, Department of Agriculture
John Webster, Special Assistant to the Secretary
for Consumer Affairs, Department of Treasury

6:00 Consumers Collaboration (cash bar) at Skyline Inn
8:00 10 Eye Street, S.W.

FRIDAY, NOVEMBER 12

CONSUMER EDUCATION ISSUES

8:30 Registration in HEW Auditorium
8:45 Opening: Juanita Yates
9:00 "Consumer Education and Protection"
Featured Speaker: S. John Byington, Chairman, Consumer Product
Safety Commission
9:30 "Food and Nutrition Education for Consumer Educators"
Presiding: Howard Seltzer, OCA Deputy Director for Program
Development and Implementation
Panelists: Michael Jacobson, Director of Food Day
Opal Mann, Assistant Administrator for Home
Economics, Extension Service, Department of
Agriculture
10:30 Coffee and Conversation

10:45 "The Question of Utilities/Energy Conservation for Consumer Educators"
Presiding: Curt Jernigan, OCA Director of Economic Policy
Panelist: S. Lee Richardson, President, Consumer Federation of America

11:30 "Credit and Banking Issues for Consumer Educators"
Presiding: Robert Steeves, OCA General Counsel
Panelists: Carolyn Aldrich, Assistant for Education and Information, Federal Reserve System
Mary Martha McNamara, OCA Attorney
Curtis Prins, Staff Director, Subcommittee on Consumer Affairs

12:30 Lunch (on your own)
Exhibits (Room 1137, HEW)

1:30 "Evaluation of Consumer Services for Consumer Educators"
Presiding: Howard Seltzer
Panelist: Robert Krughoff, President, Washington Center for the Study of Services

2:15 "Potential Resources for Consumer Educators"
Panelists: John Adams, Senior Program Officer, Title I, HEA, Office of Education
Bertha King, Education Program Specialist for Consumer and Homemaking Education, Office of Education
Bonnie Naradzay, Special Assistant for Compensation, Federal Trade Commission
Caroline Ramsay, Consumer Action Coordinator, Community Services Administration
Dustin Wilson, Director of Consumers' Education, Office of Education

3:15 Summary: Sandra L. Willett

3:30 Adjournment: Martin R. Petersen

CONSUMER EDUCATION OVERVIEW

November 11, 1976

9:00 Opening: Sandra L. Willett, Associate Director for Consumer Education, Office of Consumer Affairs

"Consumer education is alive and well and growing thanks to your efforts." Having said that, Sandra Willett set the theme for the two-day conference. Ms. Willett reviewed the objectives of the conference and called on all participants to explore consumer issues and help determine how consumer education could be advanced in the media, schools, communities and at the State and Federal levels. She admitted that "consumer laws are needed," but added that "enforcement is also important." "If enforcement is going to work, however, education needs to be in place." Ms. Willett concluded by telling conference participants that consumer education has come a long way, but still had a long way to go.

9:15 Keynote Address: Virginia H. Knauer, Special Assistant to the President and Director, Office of Consumer Affairs

Virginia Knauer challenged those attending the conference to: (1) find new outlets for reaching people of all ages who have left the school systems; (2) find new ways to transmit the information that will help them to cope with the marketplace; (3) improve their abilities as professionals to communicate.

In a speech which highlighted the Federal consumer education initiatives in general and OCA's in particular since the 1975 Consumer Education Catch-Up Conference, Mrs. Knauer stated that consumers could not afford to make costly mistakes. Yet, mistakes are being made because consumers do not have the education they need to cope effectively with the job market, supermarket or the money market. In explaining how bad the situation is, Mrs. Knauer cited several examples:

1. A national survey on consumer math achievement released in July 1975 by the National Assessment of Educational Progress found that many consumers lack the fundamental math skills required to deal with the economic problems. The survey of over 34,000 17-year olds and 4,200 adults found that, in general, consumers were unable to use basic math principles, such as figuring fractions or computing percents to make reasoned purchasing decisions.

2. A much broader study was conducted by the University of Texas which found that barely over one third of our adult population is proficient in the routine consumer transaction involved in managing a family's budget.

Noting that she has always given consumer education very high priority within her office, Mrs. Knauer read President Ford's statement designating consumer education as the "fifth right of consumers." The message was read at last year's Consumer Education Catch-Up Conference. The right to consumer education is the fifth under the "Buyers Bill of Rights" which includes information, choice, safety and the right to have complaints satisfactorily resolved.

The most significant development, according to Mrs. Knauer, is the publishing in final of the Consumer Representation Plans which were designed to make the 17 Executive Departments and agencies more responsive to consumers. Under the Plans, consumer education and information materials will be developed on a variety of consumer issues and programs will be initiated to get this information to the public. Since active consumer participation requires comprehensive consumer education, Mrs. Knauer called for help from consumer educators, community leaders and state and local officials in educating consumers so that they can use the new avenues open to them by the Consumer Representation Plans.

Mrs. Knauer indicated that an interagency Consumer Education and Information Liaison (CEIL) was established to facilitate problem solving in Federal consumer education and information programs, coordinate these activities and promote more effective consumer education. CEIL meets monthly and has provided the atmosphere for a cross fertilization of ideas and useful linkages.

Besides last year's funding of the 66 new consumer education projects, OE's Consumers' Education Office has awarded contracts for the publication of a new Consumer Education Bibliography and a "how to" consumer handbook providing information about forming a

consumer organization and describing consumer training programs. Mrs. Knauer indicated that OCA and the Office of Consumers' Education will be jointly producing the publications.

One important need, according to Mrs. Knauer, of solving the problems of fragmentation and duplication is to create a central resource center for consumer education. She envisions the center serving as a clearinghouse or referral center to disseminate appropriate information and materials that would promote and conduct objective research. Working with members of the business community to spearhead a drive to establish a business-supported National Foundation for Consumer Education, Mrs. Knauer feels that such a foundation would bring together education, government, labor and industry leaders. Pledging to continue her efforts, Mrs. Knauer said that the concept of a foundation is one of the few ways she knew of to resolve the conflicts, duplications and contradictions presently characterizing the national consumer education field.

In closing, Mrs. Knauer expressed the hope that the conference would be the springboard for developing other innovative approaches that eventually would lead to fulfilling consumers' fifth right, the right to consumer education.

9:45 "Comprehensive Consumer Education - Concepts, Techniques and Challenges", Lillian H. Mohr, Professor, Consumer Economics, Florida State University

Continuing the theme first expounded by Sandra Willett in her opening remarks and repeated by Virginia Knauer, Lillian Mohr told those attending the conference that "Consumer Education is alive and getting healthier. It is finally gradually gaining acceptance."

Dr. Mohr, who was a consultant with OCA last year, indicated that the approach taken to consumer education should depend greatly on the characteristics of those we are attempting to educate. The approach used to motive children in primary and secondary grades should differ appreciably from that used in adult education programs, with the working poor, with senior citizens or with young people. Dr. Mohr cautioned that new ways to transmit consumer information must be found for those outside the school system. Since few of the poor are likely to sign up for formal adult education classes, informal avenues -- such as health clinics, churches, social security and welfare offices -- should be explored to bring consumer education and information to the hard-to-reach consumer.

Dr. Mohr pointed out some basic concepts that relate to consumer education: scarcity, money as a rationing device, profit, opportunity costs, decisionmaking, inflation and bookkeeping costs. She jokingly reminded the audience that "everything costs."

While addressing the fact that consumers have rights, Dr. Mohr also pointed out that consumers have responsibilities in connection with these rights. Examples included: (1) Safety responsibilities including examining merchandise for safety features, following use and care instructions, and reporting unsafe products; (2) Under the right to choose was the responsibility to recognize income limitations and to treat merchandise with respect; (3) The right to be heard meant knowing where to go for help and understanding existing laws and standards.

Use of the press for disseminating education and information about consumer programs is often overlooked, remarked Dr. Mohr. She referred to a State-wide study of consumer awareness in Florida which indicated that people in a community where the newspaper gave daily in-depth coverage to consumer matters proved to be better informed about state agencies, laws, their rights and responsibilities than any where else in the state.

Another way of getting mileage out of consumer programs is to connect with other agencies with similar interest and do things jointly. Dr. Mohr suggested that organizations such as Common Cause, League of Women Voters, National Urban League, Federation of Women's Clubs, sororities, fraternities, NAACP, the Scouts and Y Teens were always looking for programs and could virtually guarantee the audience. Advisory councils should be made up of people from various service organizations, community action programs, State and local agencies, businesses, churches, schools and colleges.

Dr. Mohr added that bringing speakers into programs from the community is a worthwhile technique. The Auto Dealer, Insurance Representatives, Banker, Small Loan Company operator, and the Stock Broker would give knowledgeable presentations. She did suggest that speaker - experts could be kept on track if (1) they are briefed thoroughly on the objectives of their presentations, and (2) asked for a simple outline for distribution.

Dr. Mohr cautioned consumer educators that so much consumer education materials was available that it is important not to inundate students. The field is flooded with textbooks, government and non-government materials. Dr. Mohr did request consumer educators who developed new materials to submit them to ERIC (Educational Resources Information Center) so that others could benefit.

11:00 "Consumer Bulletins - Summary of Major Concerns"

Presiding: Martin R. Petersen, OCA Director of External Liaison

Warranties: Frank McLaughlin, OCA Director of Program Development and Implementation

Housing: Nell Weekley, Director, Office of Consumer Affairs, New Orleans, Louisiana

Student as Consumer: Sandra L. Willett

Insurance: James M. Stone, Commissioner of Insurance, Commonwealth of Massachusetts

Frank McLaughlin's discussion on warranties dealt mostly with the warranty bill written two years ago; a law which at that time was still not totally in effect. Covering the four basic provisions of the bill, he noted that under the mandatory regulation provisions, the written terms of disclosure won't be in effect until 1/77. On the regulations regarding dispute procedures and Congress' attempts to encourage industry to form their own voluntary complaint mechanisms, he indicated that while technically in effect, only the Home Building Industry has a complaint mechanism. Other provisions include point of sale concerning both manufacturers and consumer as well as used car warranties that had to be initiated in 1976. However, there still are no clear-cut boundaries for limited and full warranties and the length of time the warranty will last. McLaughlin also pointed out that "the duties of consumers" has not been issued. This failure, according to McLaughlin, has led to less meaningful, more conservative warranties.

Nell Weekley explained that the problems of housing are numerous and include property rights, tenant-land-lord relationships, home repair and purchases, and energy costs. Unfortunately there haven't been very many successful programs. She recommended seeking out other agencies and working with them, as well as meeting with new-comers to find out problems. Whatever the method, Ms. Weekley indicated that the goal should be to stretch the housing dollar and make it more worthwhile.

Sandra Willett stressed the importance of a Federal program that could help the prospective student-especially since higher education as a single purchase, is second only to purchase of a house.

"All is not well in education purchasing," Willett explained. There is too much misleading advertising and inadequate information on requirements, financial aid and tuition. Other problems include changing requirements for graduation, abandoning graduate programs, non-delivery of services and a lack of counseling for professional guidance. After pointing out all of these problems Willett optimistically foresaw government, educational institutions and accreditation boards all helping to solve the problems through self-regulation and increased consumer awareness.

James Stone covered Massachusetts programs to aid consumer choice in purchasing insurance. In discussing techniques used in making policies easier to understand, he stressed the need for clarity so that consumers would not have to solely rely on lawyers or the salesmen to know of the coverage extended.

1:30 - 2:45 CONCURRENT WORKSHOPS

"Starting Consumer Education in the Classroom"

Presiding: Charles Cavagnaro, OCA Director of Field Operations

Panelists: William Johnston, Director, Consumer Education
Trenton, New Jersey
Robert Alexander, Supervisor, Consumer Education ESEA
Title IV, Jacksonville, Florida

Robert Alexander described a pilot project, funded under ESEA Title IV-C, for consumer education curriculum development. The objective is to develop a series of sixteen instructional units and a procedure for setting up consumer education programs for school districts. The 3-year, $110,000 project, centered in the Duval County School District (Jacksonville, Florida), features use of high school teacher volunteers, who upon receiving special in-service training, teach from a curriculum based on sixteen areas of projects selected and identified consumer competencies.

William Johnston stressed the importance of consumer education curriculum focusing on the "end product" which is the individual who must make marketplace decisions. Johnston recommended that curriculums be developed:

(1) to imbue an attitude of "healthy skepticism" of the marketplace which is evidenced by confidence in dealing with merchants (i.e., not scared to stand up for ones rights), inquisitive in getting needed information about products or services, and being aware of alternatives and consequences of decisions consumers makes, and (2) to enable the student to carry out marketplace transactions with confidence and competence. Johnston noted that it was impossible in his view to list all the needed consumer competencies in convential breakdowns, rather he urged curriculum developers to focus on the elements to be included in a curriculum. These elements might then be formulated into a matrix permitting the selection of needed elements to fit time and circumstance. He added that selection and sequencing of the elements can then be geared to and capitalize on the immediate interest of students.

"Consumer Education on a Low Budget for the Low Income"

Presiding: Gaye W. Lee, OCA Associate Director for State and Local Programs

Panelists: Lilly Bruck, Director, Consumer Education Department of Consumer Affairs, New York City
Caroline Stellman, Executive Secretary Consumer Council, Baltimore, Maryland

Caroline Stellman stressed the importance of utilizing existing resources within the community which are available to the consumer educator. Federal Executive Boards, for example, which are located in 26 cities across the country, generally have a consumer priority, and by tying in with their programs, virtually all of the resources of the Federal agencies in that area are available. Ms. Stellman also discussed the importance of locating the myriad groups with special consumer needs and identifying the expertise within the group which can be utilized and directed to meet these needs.

Lilly Bruck's discussion centered on a consumer education philosophy which rests on two pillars: specialization and multiplication. She defined specialization as a way of directing the message to the groups' special interests and multiplication as a way of reaching leadership so that input becomes multiplied by output.

"Low Income Consumer Counseling"

Presiding: Frank Porter, Deputy Director of
National Programs, NCIC, Washington, D.C.

Panelists: Elizabeth Field, Consumer Coordinator, Housing
Assistance Foundation, Lansing, Michigan
Vincent Quayle, Director
St. Ambrose Housing Aid Center
Baltimore, Maryland

Frank Porter briefly discussed the objectives and activities of the National Consumer Information Center. He informed the audience that NCIC, with a grant from the Community Services Administration, had trained and counseled staffs of community action agencies in developing consumer education programs. NCIC also co-sponsors national, regional, state and local workshops and low-income consumer conferences.

Elizabeth Field's discussion centered around the relationship between counselor and client. She warned that if a client feels that a counselor does not care, he or she will feel threatened and uncomfortable. Ms. Field noted the importance of listening. She identified and discussed the positive and negative ways of listening.

Vincent Quayle discussed how the St. Ambrose Housing Aid Center assists first-time home buyers over the hurdles by providing counseling, helping to prevent foreclosures, and extending consumer-oriented real estate services to its clients. Having served well over 1,000 people since 1972, the Center is well aware that buying a house is no easy task for any family. For low-income and minority families who have never been homeowners, the barriers can seem insurmountable.

"How to Get Federal Materials to Consumer Educators?"

Presiding: Lee Gray, Coordinator, Consumer Education,
Department of Transportation

Panelists: Mary Arsenoff, Consumer Information Center,
General Services Administration
Kenneth Rashid, Director, Community Information
Programs Division, Consumer Product Safety Commission
Ed Riner, OCA Deputy Director for Consumer Communication

Mary Arsenoff, substituting for David Peterson, informed the audience about the Consumer Information Catalog and its listing of about 250 Federally produced consumer publications. CIC will make available to teachers bulk quantities of the catalog upon request. Teachers also can get up to 20 free publications among those listed in the catalog. CIC does not provide bulk copies of an individual publication (other than the catalog itself), but CIC will inform teachers how to get bulk copies from the agency that produced the publication. All correspondence should be addressed to Consumer Information Center, Pueblo, Colorado, 81009.

Ken Rashid explained that the job of the Community Information Programs Division of CPSC was to "sell" safety to consumers. "Selling" material includes publications, radio announcements, television announcements, films, slides, fact sheets and posters. These materials are used to inform or educate consumers about safety at five decision points involving consumer products: How to select a safe product; how to use a product safely; how to maintain a product for safety; how to safely store a product; and how to safely dispose of a product. A catalog (publication no. CPSC-75-620-9) of CPSC information and education materials is available from Consumer Product Safety Commission, Washington, D. C., 20207.

Ed Riner told the audience about Consumer News, published by OCA. Consumer News, which is published the first and fifteenth of each month, reports on Federal programs for consumers and informs consumers about proposed new regulations of Federal agencies that will affect consumers. Consumer News is a valuable summary of Federal consumer information. Free copies are not available, but an annual subscription is available for $4 by ordering from Consumer Information Center, Pueblo, Colorado, 81009.

Murray Howder, Chief of Acquisitions and Document Division, of Educational Resources Information Center (ERIC), was not on panel, briefly explained ERIC. He stated that ERIC is a decentralized system sponsored by the National Institute of Education for the purpose of providing bibliography control over the literature of education.

2:45 - 4:00 CONCURRENT WORKSHOPS

"Consumer Education Teaching Techniques and Materials"

Presiding: Meredith Fernstrom, Director, Consumer Education Division, Department of Commerce

Panelists: Rosella Bannister, Director, Consumer Education Service Center, Eastern Michigan University Ypsilanti, Michigan
Elsie Fetterman, Department of Home Economics University of Connecticut

Approximately 70 people attending the session heard Rosella Bannister talk about their 5 point check system for evaluating consumer education materials. The guidelines are as follows:

1) Is the information accurate, timely, and up to date?
2) Is the information practical and related to real life problems?
3) Is the information balanced and objective?
4) Does it stimulate further study, inquiry and critical thinking?
5) Is it suitable for the intended audience?

Ms. Bannister invited persons to write her office to obtain information on how to design a consumer education filing system.

Elsie Fetterman, currently working with the Office of Consumers' Education, shared some of the resources Home Extension Service in Connecticut has developed for consumer education and information. One resource was a series of films produced by students which relate to consumer topics such as the Fair Credit Reporting Act. She reminded the audience to contact Home Extension Services in their area for material and information. Home Extension Services are excellent sources of "people" resources as well as paper resources. Maintaining contact with this service is not only profitable in terms of the material it produces, but may prevent duplication of effort by other organizations, agencies or departments.

In order to stimulate a question and answer period, Ms. Fernstrom used an interesting and effective technique of throwing a ball to a

participant. The person catching the ball could ask a question or talk about a project. In most cases, the participants acted as their own resource. The technique was most effective in "breaking the ice."

"Delivering Consumer Education to Minorities"

Presiding: Juanita Yates, OCA Associate Director for Special Concerns

Panelists: Sonia Ortiz, Director of Consumer Programs, Council of Spanish Speaking Organizations Philadelphia, Pennsylvania
Emily Velasquez, Director, Consumer Education and Advocacy Programs, All Indian Pueblo Council, New Mexico

Sonia Ortiz highlighted the "Placemat" project and "Before-You-Buy" service during her discussion on consumer education activities of the Council. Placemats in Spanish and English, giving consumers valuable advice and hints on protecting themselves against many common ripoffs, are being used in restaurants and luncheonetts by the people who live and work in the predominantly Spanish-speaking neighborhoods of the city. The placemats outline a few simple steps that allow consumers to protect themselves.

In the "Before-You-Buy" program, leaflets are regularly disseminated throughout the Spanish-speaking communities. The leaflets provide up to date information on products in the marketplace.

Emily Velasquez discussed how the Council operates and described the activities of the Consumer Education and Advocacy Program. The program which began in 1973 with technical and financial assistance secured by OCA, has become a model for other Indian tribes. The program trains Indian consumer advocates to teach consumer education and handle complaints on their reservations. Ms. Velasquez stated that the Council has also developed consumer films, materials, paralegal representation, housing counseling programs and alternatives to the traditional trading posts.

"Conducting Consumer Education from State/Local Offices"

Presiding: Joel Weisberg, Deputy Attorney General and Director, Bureau of Consumer Protection Harrisburg, Pennsylvania

Panelists: Barbara Gregg, Executive Director Montgomery County Office of Consumer Affairs, Rockville, Maryland
Nell Weekley, Director, Office of Consumer Affairs, New Orleans, Louisiana

Joel Weisberg, Barbara Gregg, and Nell Weekley made presentations that focused on State and local offices using the media in the consumer education effort. Ms. Weekley added suggestions as to utilizing media as a tool in the delivery of consumer education while Mr. Weisberg gave tips on the use of radio programing and Ms. Gregg on targeting public appearances. The workshop discussion centered around the question of once the problem is identified and an education/information response prepared, how do you get the information out. A consensus was reached that television should be the first choice because of its potential for reaching large audiences.

"What Consumer Complaints Mean to Consumer Educators"

Presiding: Allan Finkel, OCA Assistant to the Deputy Director

Panelists: John Goodman, Vice President, Technical Assistance Research Programs, Washington, D.C.
Welton Grundy, Regional Consumer Service Specialist, HEW, Dallas, Texas
Helen Gaiser, Manager Consumer Responsiveness Division, U.S. Postal Service
Helen Hall, OCA Assistant Director of Economic Policy and Planning

John Goodman gave a rundown of the content of the study to improve handling of consumer complaints. The study is a four-phased project which began in July of 1975 and will end in November 1977. The first phase included a review of the 15 regulatory agencies; the second phase added 7 more Federal service oriented agencies such as SSA and

VA; and the third and fourth phases are in field offices, examination of state and local governments and private corporations. These surveys include (1) site visits; (2) random sampling of files, and (3) mail surveys. According to Goodman, "In Federal agencies 30 to 40 percent of the complaints are misdirected to agencies who do not have jurisdiction."

TARP hopes to help solve some of the problems in firms which handle complaints.

Helen Gaiser began by informing conference participants that from January 1, 1976, to November 5, 1976, 39,766 pieces of correspondence was received; 26,364 were postal problems, 13,000 mail order problems, and the remainder were inquiries.

Ms. Gaiser strongly encourages customers to go to their local post office to settle their problems. These complaints are taken to top management who, in turn, attempts to solve the problems. The Postal Service has a booklet entitled "Consumers Guide to the Postal Service" written in English and Spanish.

Welton Grundy indicated that he had worked on a pilot project in the San Antonio area to help people solve their problems. The pilot project recruited outreach workers from agencies in the areas who dealt on a one-to-one basis with the complainants. Dallas, Texas has established an Office of Consumer Affairs and kept records of complaints that came in. The office set priorities and proposed ordinances, which were usually passed since the office had good backup materials available. Mr. Grundy stated that not all businesses are at fault.

Helen Hall informed those attending that she is working on a uniform consumer complaint index. Less than 5 percent of the people in the U.S. who have complaints ever file them with any U.S. agency. However, she said that the complaints they do receive seem to be representative of the types of problems that occur often.

OCA's survey on the top ten complaints is available for those who are interested in receiving copies. Automobile repairs, appliances, mail orders, furniture and carpeting, credit, housing, real estate, TV and radios are tops on the list of consumer complaints.

OCA uses the complaints received as a program planning tool. She suggested that consumer educators could also use the complaints consumer offices receive as a curriculum guidance tool. OCA is working

to adopt a standard classification system which will be broken down into categories and will include the nature of the problem. Ms. Hall urged everyone to make use of the State, county and city consumer office directory and the new consumer organization directory.

4:00 "Educating for Consumer Representation"

Presiding: Michael A. Sterlacci, OCA Deputy Director

Panelists: James Brodsky, Deputy Assistant Secretary for Consumer Affairs, Department of Housing and Urban Development
Nancy Steorts, Special Assistant to the Secretary for Consumer Affairs, Department of Agriculture
John Webster, Special Assistant to the Secretary for Consumer Affairs, Department of Treasury

This panel gave an overview of Federal consumer representation programs through illustration by three Executive Branch Departments.

John Webster discussed how his role as a monitor and stimulator in the Treasury Department creates a cooperative network to meet their goals of increased consumer representation. After explaining the USDA program, Nancy Steorts built upon Mr. Webster's presentation by covering in depth the opportunities for and importance of consumer advisory committees in government. James Brodsky closed the session with examples of consumer representation in specific programs at HUD. In addition to discussing publications, and home buying, he covered responsibilities under the Real Estate Settlement Procedures Act.

CONSUMER EDUCATION ISSUES

November 12, 1976

8:45 Opening: Juanita Yates, OCA Associate Director for Special Concerns

9:00 Featured Speaker: S. John Byington, Chairman of the Consumer Product Safety Commission

John Byington opened the second day of the conference by informing consumer educators that more than two thirds of the nation's safety problems concern the people who use products, not the products themselves. "Therefore, the ultimate answer to consumer safety," he said, "is an educated and intelligent consumer." To achieve this goal, he urged consumer educators to help the consumer deal with the marketplace -- primarily by teaching consumers to assimilate all the available information before purchasing a product.

Byington reported that approximately 6,000 persons had written the Commission during the past year to state their interest in participating in the development of Consumer Product Safety Standards. During that time, the Commission has initiated standards development for gas space heaters electrical extension cords, football equipment and swimming pools. Byington urged those attending the conference to make themselves available to participate in the standard development process.

9:30 "Food and Nutrition Education for Consumer Educators"

Presiding: Howard Seltzer, OCA Deputy Director for Program Development and Implementation

Panelists: Michael Jacobson, Director of Food Day
Opal Mann, Assistant Administrator for Home Economics, Extension Service, Department of Agriculture

Michael Jacobson pointed out that Agriculture's materials, like most nutrition education materials developed by the Federal Government,

largely ignored the role of today's typical American diet in the etiology of the diseases that are the major causes of morbidity and mortality in middle-aged and older Americans. Citing increases in or comparatively high levels of Americans' consumption of fats, salt, sugar and highly refined carbohydrates, Dr. Jacobson related them to such leading American public health problems as obesity, cardiovascular disease, hypertension, and diabetes. He described consumer nutrition education materials available from Food Day and the Center for Science in the Public Interest that fully presented these aspects of nutrition along with the more traditional.

Opal Mann described and discussed materials available from the Department of Agriculture useful in consumer nutrition education.

10:45 "The Question of Utilities/Energy Conservation for Consumer Educators"

Presiding: Curt Jernigan, OCA Director of Economic Policy

Panelist: S. Lee Richardson, President, Consumer Federation of America

Lee Richardson's comments mostly dealt with how best to discuss with consumers energy, energy conservation and utilities. According to him, the problem stems from the fact that consumer educators and consumer activists must explain the concept of electricity to people who don't even know what a kilowatt or electron is. He offered three solutions: (1) to be skeptical about anything concerning energy; (2) to produce more understandable material, but not by the oil companies; and (3) to go to environmental consumer groups when there is a problem in interpretation.

11:30 "Credit and Banking Issues for Consumer Educators"

Presiding: Robert Steeves, OCA General Counsel

Panelists: Carolyn Aldrich, Assistant for Education and Information, Federal Reserve System
Mary Martha McNamara, OCA Attorney
Curtis Prins, Staff Director, House of Representatives, Subcommittee on Consumer Affairs

Carolyn Aldrich reviewed the laws related to consumer credit protection and emphasized the need for education on private lawsuits as a means of enforcement of rights granted by these statutes. She described materials currently available from the FRB to consumer educators and discussed further materials under development Individuals with an interest in specific consumer protection laws and materials related thereto should contact Ms. Aldrich at the FRB, 20th and Constitution Avenue, N.W., Washington, D.C., 20551 (202/452-3667).

Mary Martha McNamara outlined the issues her office has been monitoring on electronic fund transfer systems, particularly the issues related to privacy, stop payment, security, float, and proof of payment. She also discussed some ancilliary impacts of EFT, such as the elimination of first class mail and the potential effect on the postal service. Further information available from the Office of Consumer Affairs, Department of Health, Education, and Welfare, 330 Independence Avenue, S.W., Washington, D.C. 20201.

Curtis Prins discussed the operation and effect of the provisions of the Fair Credit Billing Act which allow discounts for consumers paying cash as compared to the price charged those consumers using credit cards. He emphasized that a "foot in the door" approach was to seek cash discounts for the "aged" and then utilize the prohibitions on age discrimination to enlarge the scope of the discount. Mr. Prins also summarized the proposed Truth-In-Savings and Financial Institutions Acts and expressed the view that the 95th Congress would again address the issues in these proposals. Further contact, House Subcommittee on Consumer Affairs, 300 New Jersey Avenue, S.E., Washington, D.C., 20515 (202/225-9181).

1:30 "Evaluation of Consumer Services for Consumer Educators"

Presiding: Howard Seltzer

Panelist: Robert Krughoff, President
Washington Center for the Study of Services

Robert Krughoff, whose organization publishes a consumer services evaluation magazine called Washington Consumers' Checkbook, said that there was a need for more service oriented consumer publications in other areas of the country. He also urged educators to get students

involved in similar consumer service evaluation projects. The quarterly magazine has been published twice; the first issue on health care services and the second on automobile services. These publications are unique because they evaluate services, naming service business-establishments and documenting how well they were rated.

One major problem with starting a similar organization, according to Krughoff, is the time needed to develop sources of outside funding. The Center did submit a report to OCA which outlines the key information needed for evaluating various categories of services and starting a publication such as Washington Consumers' Checkbook. This report is available to the public from OCA upon request. Krughoff described the nature of his publication and the several techniques used to effectively evaluate services including consumer questionnaires, rate of complaints at the Better Business Bureau and similar organizations, and direct contact with the business establishment. The studies done for Washington Consumers' Checkbook have led Krughoff to conclude that people tend not to get better services by spending more money. He also said that this finding is ample justification for the existence of consumer service evaluation publications.

Krughoff, who has been a teacher, stressed the need for educator and student involvement in consumer affairs. He suggested that the evaluation of colleges and universities would be one good project that high school students could undertake. While this would result in a useful service to society, Krughoff thought that such an endeavor would also teach students how to operate in the practical world.

2:15 "Potential Resources for Consumer Educators"

Presiding: Lillian H. Mohr, Professor
Consumer Economics
Florida State University
Tallahassee, Florida 32306

Panelists: John Adams, Senior Program Officer,
Title I, HEA,
Office of Education
ROB #3 - Room 3717
Washington, D. C. 20202

Bertha King, Education Program
Specialist for Consumer and Homemaking
Education, Office of Education
ROB #3 - Room 5118
Washington, D. C. 20202

Bonnie Naradzay, Special Assistant for
Compensation, Federal Trade Commission
Pennsylvania Avenue at 6th Street, N.W.
Room 423
Washington, D. C. 20580

Caroline Ramsay, Consumer Action Coordinator
Community Services Administration
1200 19th Street, N.W.
Washington, D. C. 20506

Dustin Wilson, Director for Consumers'
Education, Office of Education
ROB #3 - Room 5624
Washington, D. C. 20202

The purpose of the forum was to acquaint conference participants with Federal programs offering funding and other resources in the area of consumer education.

John Adams described the State Formula Grant Program which is intended to provide colleges and universities funds (along with matching funds from state governments) to study programs which can provide progress in education for adults out of school. The program has provided $12,000,000 in funds in 1976, he added.

Adams added that other Federal funding programs that could be tapped by those in consumer education include those that deal with aging, consumer affairs, economic development, drug and alcoholic abuse. Adams mentioned material resources that can be used as clearinghouses of information such as the Educational Resource Information

Center (ERIC), the Smithsonian Science and Information Exchange, and the National Technical Information Service which is part of the Commerce Department.

Bertha King announced that her office disposes of $41-45,000,000 in funds a year through state governments to support educational programs that prepare people for the profession of homemaking and to upgrade the quality of that teaching, she said, the money is distributed to colleges, secondary schools, and community programs. She recommended that those interested in getting funding for consumer education should get in touch with the State Education Agency regarding available resources.

Bonnie Naradzay said that the FTC's Bureau of Consumer Protection had an ongoing fund of $500,000 to reimburse groups that participated in rule-making proceedings. Guidelines establishing eligibility are still in draft form. Conference attendees were urged to contact FTC and get involved in the rule-making process.

Caroline Ramsay told the audience that the CSA tried to put an "emphasis on alternative economic institutions" such as food cooperations and consumer credit unions. The CSA has not received any funding for the last two years, but it has been able to circulate literature it has on hand on how to set up credit unions and food co-ops. Ms. Ramsay indicated that CSA serves as a national clearinghouse through which established groups are able to share their experiences with organizations that are just starting out.

Myrtle Bonn, senior project officer in Consumers Education, substituting for Director Dustin Wilson, announced that her program had awarded grants to 66 organizations to set up consumer education programs that are innovative and will serve as models. State and local departments of education, institutions of higher learning, and non-profit organizations are eligible for the grants. Ms. Bonn said that although her office was comparatively young, it had been overwhelmed with applications. Those interested in information about next year's grants should contact her office. Applications for FY '77 grants must be submitted by March 10, 1977.

CONSUMER EDUCATION CATCH-UP CONFERENCE EVALUATION

The evaluation reflects the views of approximately 20% of those who took part in some portion of the conference. Possibly a review of the registration lists will indicate how well the 69 respondents represented the mix of individuals in attendance.

The evaluation instrument follows. In contrast to the previous year, it took a rather serious approach to ranking the various sessions -- by topic rather than by individuals' names -- and attempt to follow up on some of the questions asked of participants to a White House conference on consumer education conducted a year ago by the U. S. Office of Consumer Affairs.

A general impression of consumer educators working in isolation, with minimum support from significant authority figures, emerges from the responses to open-ended questions, recorded in the final section. Also, despite the publicity given the National Assessment of Consumer Math and the U. S. Office of Education's Adult Functional Competency Test, consumers generally seem unaware of their own need for education for a role that impinges directly on the quality of life their earnings can provide. This leads to the specific recommendations to the U. S. Office of Consumer Affairs concluding this evaluation of the Second Annual Consumer Education Catch-Up Conference.

Lillian H. Mohr
Professor, Consumer Economics
Florida State University
Tallahassee, Florida 32306

CONSUMER EDUCATION CATCH-UP EVALUATION

November 11-12, 1976

1. Do you work in education ___ community programs ___ state or local government ___ Federal Government ___ journalism ___ other ___ (specify)? _____

2. What made you decide to attend the CATCH-UP Conference? _____

_____

3. Has it met your expectations? _____

4. Please rate each session according to the value scale.
   1--of great value___ 4-- of limited value ___
   2--valuable ___ 5-- no value ___
   3--somewhat valuable ___ 6-- did not attend ___

SESSION	1	2	3	4	5	6
11-11 9:00 - Keynote and Overview						
11:00 - Consumer Bulletin:						
Warranties						
Housing						
Students						
Insurance						
1:30 - Workshop (specify):						
4:00 - Consumer Representation						
11-12 9:00 - Protection						
9:30 - Nutrition						
10:45 - Energy						
11:30 - Banking						
1:30 - Consumer Services						
2:15 - Resources						

5. Do you think the Consumer Education CATCH-UP Conference should be an annual event?_____

6. Is it best held in the fall ___ winter ___ spring ___ summer ___?

7. Should it cover 1 ___ 2 ___ or 3 ___ days?

8. What do you think is the beggest problem we face in educating consumers?_____

_____

_____

9. How could Federal agencies help in solving this problem?_____

_____

_____

10. What would help you the most in developing your consumer education program over the next six months?_____

_____

_____

ADDITIONAL COMMENTS:

Evaluation

Of the 69 respondents who filled out all or part of the questionnaire, 30% work in education, 23% were with state and local government, 16% each came from community programs and Federal Government, and 6% each from journalism and "Other", (which included one from organized labor, a private association, and industry).

Of the 57 responding to the question on what made them decide to attend the conference, 53% indicated interest in the subject matter and the desire for information, and approximately 12% of these stated that they were new to the field and lacked formal training in consumer education. Ten people explained that the conference related to their employment. Four noted that they had attended the conference the previous year, and another half-dozen said they had come because of recommendations from individuals, usually someone familiar with the first conference. Three read about the conference in Consumer News. Another few expressed a need for new ideas, to compare notes and to see what others are doing.

To the question on whether the conference met their expectations answered by 52 people, 73% responded with an enthusiastic "yes", followed frequently by a complimentary remark. 17% qualified their answers by noting "mostly", "somewhat", or in one case, "slightly". Another 10% -- (5 people) -- answered "no", that the conference did not meet their expectations.

However, of the 54 persons who answered the question as to whether or not they would attend such a conference if it were repeated, 53 answered "yes", and only one said "not certain".

Over half of the respondents felt the conference should be held in the fall of the year. One-quarter would prefer the spring, and half that number favored winter. Only 4 of the 59 who responded prefer a summer conference.

Three-quarters of the respondents favor the two-day conference; almost one-quarter wanted three days, and only one person opted for a one-day meeting.

Despite the popularity of the two-day conference, attendance records indicate that endurance wanes toward the end of the day.

Almost half of the respondents noted that they had not attended the last session of the first day. The number of sessions marked "not attended" during the second day of the conference increased appreciably, particularly toward late afternoon.

Of those responding, the largest number reported being present for the Consumer Bulletin on the Education Consumer. Warranties, Housing and Nutrition followed. The lowest attendance was for the talk on Consumer Representation, the last session of the first day. This also received the fewest 1 (of great value) and 2 (valuable) rankings. The next lowest in number attending occurred the last session of the second day, which dealt with Resources.

The greatest percentage of 1 and 2 scores went to the sessions on Warranties, Insurance, Banking and Energy. The Nutrition session received the greatest number of 4 (of limited value) and 5 (no value) rankings. This did not reflect lack of interest in the subject, however, as more people reported attending this session than any other the second day.

The second workshop session received higher rankings than the first. Only a few people named the particular workshop attended, so the data is inadequate for meaningful analysis. The two workshops that appear to stand out dealt with Consumer Education Teaching Techniques and Materials and Conducting Consumer Education from State/Local Offices. More people gave 4 or 5 ranking to the Low-Income Consumer Education workshop than to any other, but this workshop also came out third in the number of 1 and 2 rankings.

The number who received "no value" from the various sessions is relatively and absolutely so small, that the overall program can be regarded as singularly successful.

Open-Ended Questions

Major Difficulties

The biggest problem we face in educating consumers, according to respondents answering Question 3, is that of making consumers aware of the need for consumer education. The indifference, ignorance or apathy of consumers apparently serve as stumbling blocks to effective dissemination or communication, a second major problem area.

In addition, there is a need to educate both teachers and education decision-makers on the value of consumer education, to train teachers in the field, and to keep them up-to-date.

A number of respondents mentioned the need to develop educational materials that can effectively compete with those put out by industry. Funding for consumer education was cited by four respondents. A few also mentioned the need for coordination and evaluation of materials. Reaching low-income consumers and making consumer education interesting were also noted as problems.

Helps Needed: The answers to "What would help you the most in developing your consumer education program over the next six months?" elicited a diversity of response that made basic content analysis techniques virtually inoperative. A modicum of concensus, somewhat over 20%, was evident in terms of the need for more money, usually for additional personnel, and for more time, to execute programs. This finding is not surprising. In a developing field, the few specialists available for consultation and training tend to be overused, simply because they represent the short supply relative to a growing demand. (An illustration of the shortage appears in "Additional Comment": "I'm exactly 1/2 of the only consumer agency in the state.")

The second most frequently mentioned need was for more useable, creative consumer education materials for classroom distribution (which means availability in quantity at no charge). Fast delivery was also mentioned.

In terms of number of mentions, the need for a consumer information clearing house came in third.

Most of the other assistance desired reflected the view of only one or two people. Among these were the need for information on what is working in the school systems, and effective outreach (both with low-income people and the handicapped). Also proceedings of the Consumer Education Catch-Up Conference were requested, documentation of what consumer "illiteracy" costs, objective nutrition information, guidelines for preparing publications, TV public service announcements, Federal interagency cooperation including cooperation of regulatory agency heads and of state education officials. One person wanted assistance in preparing survey questions. Another would find a model for citizen participation helpful.

Two interesting recommendations were made to improve the Catch-Up conferences. The first, evidently from a representative of the Food and Drug Administration, thought that F.D.A. should have a greater part in the program, and another suggested that the business sector participate.

Additional Comments elicited some generous compliments on the program put on by the U.S. Office of Consumer Affairs, and commendations of staff people for their gracious, generous assistance.

One person commented favorably on the mix of participants, feeling that this provided good cross-fertilization of ideas. A couple of others wanted to take this a step further, advocating that industry take part in the conference, as well as consumers per se. (Including industry in the program or as invitees can have mixed results, as the American Council on Consumer Interests learned, and is a policy decision which OCA would have to make. Consumer spokesmen can be invited, but they rarely have funds for travel.)

The program was obviously full and tight, which was commented on both favorably and unfavorably. Favorably because no time was wasted; unfavorably in that speakers occassionally had to abbreviate their remarks, and discussion time was minimal.

Discussion is viewed as somewhat more stimulating than a string of speeches. Panelists were criticized for having prepared statements, rather than debating issues in a free spontaneous exchange.

Despite the wide range of topics covered, errors of omission did occur. The Food and Drug Administration was not included in the program to the extent deemed desirably by one, and rural consumer advocacy and health consumerism were cited by others.

At the conference some people complained of difficulties choosing between the various workshops, yet a number of respondents recommended that more, specialized, workshops be offered.

One person suggested as a topic or theme for next year's conference, the question, "Which helps consumers most -- protective legislation or consumer education?" This would certainly serve to demarcate the various factions working in consumer affairs.

Comments worth noting in preparing for the third annual consumer education catch-up conference:

1. Speeches should not be distributed beforehand. (The turning of pages as the audience read along with the speaker was a distraction mentioned by a number of participants.)

2. Name tags should identify the individual's affiliation.

3. Use of the stage or a raised podium so that panelists can be seen from the rear of the auditorium.

4. Panelists listed as such should not make prepared speeches.

5. Provide an alternative refreshment for non-coffee drinkers.

Conclusions:

The response to the second annual Consumer Education Catch-Up Conference is evidence of the need for such a conference on a continuing basis. The conference provides a forum for dissemination of information on programs, issues and legislation. It also facilitates interaction between people from different parts of our nation. Sponsored by a significant agency of the Federal Government, the conference demonstrates the government's support for the objectives of consumer education, and helps to enhance the status of the field.

Recommendations:

I. A new focus - emphasis on information up-date

Newcomers to the field were very much in evidence at the conference. However, they constituted a minority. Others who have worked in the field were not the consumer education professionals who regularly attend the meetings of professional consumer organizations. They are knowledgeable on the scope of the subject, but require new ideas as to resources and techniques, and up-to-date information on legislation and issues. Fortunately, a substantial portion of the program met the needs of this majority.

Although the thrust of future conferences should be directed to the majority, this does not mean that the original intent of the Catch-Up conference be overlooked. Newcomers can be singled out for orientation to the conference by (1) providing a half-day introduction to consumer education the day before the conference begins, limited strictly to those individuals with no background in the field, or (2) mailing out a recommended reading list and selected literature, or (3) distributing a specially-prepared "primer" on consumer education that spells out the basics of the subject in readily understandable terms.

Although one conference participant complained that Catch-Up sounds too much like ketchup, that may be the very reason for retaining this name for future conferences. Ketchup goes on top of hamburgers like icing tops a cake. The assumption for future conferences would be that the conference is building on existing knowledge. And like the Encyclopedia Britannica's Book of the Year, it enables participants to catch up on developments that have taken place over the year. In addition, the Catch-Up name apparently is catchy in itself. This

consultant has named many conferences, and in no other instance has the conference name been as well remembered over the course of time as has Catch-Up.

II. Retain basic format

Not only did none of the participants complain about the absence of an over-priced luncheon or banquet, a couple of individuals commented favorably on this somewhat unusual aspect of the conference. Because the participants are not locked into a designated hotel, they can shop around for their own accommodations and meals, and determine their own expenditures.

The fact that the Office of Consumer Affairs conducted a major conference on a low budget meshes with the low budget operations conducted by the majority of participants, whether from the school systems, universities, community programs or state and local government. It is appropriate that OCA not perpetuate the "fat cats in Washington" myth, and that it continue to demonstrate what can be accomplished using existing resources.

The timing -- early fall - meets with the approval of the majority. The two-day time period is also desirable. However, the meetings should adjourn earlier in the afternoon, leaving participants time to exercise certain options, e.g. viewing displays and questioning representatives from various organizations, gab sessions in designated meeting rooms for particular interest groups, viewing consumer education films or TV tapes, or making on-site visits to particular Federal agencies.

III. Introduce Innovations

1. Hold one morning or afternoon session in another facility. For example, a session on the revision of the Consumer Price Index could be held in the U.S. Department of Labor. Or a session on current legislation in the Senate Caucus room.

2. Simulate a consumer representation or citizen participation meeting on a real issue before one of the regulatory agencies.

3. Prepare test questions and have the speaker explain reasons for specific answers to each question as participants score themselves.

4. Conduct a "happening," with lighting effects and unusual sounds punctuating key concepts.

5. Present caricature vignettes, role playing the boring consumer ed teacher, the radical "Save America" consumer advocate, the super-wise penny pinching consumer, etc., to illustrate behaviors related to consumer education.

6. Assemble a volunteer group of experts during workshop sessions to work on the problems of consumer apathy and lack of administrative support for consumer education with a view to issuing a policy statement that could be publicized.

IV. Greater Emphasis on displays

Comments on the questionnaire and orally at the conference suggest that participants want to see materials that are available from government agencies. Many might also want to know what is available from other sources. Commercial producers of consumer education materials could be invited to set up displays (at their own expense) in the hotel in which the evening social is held.

V. Publication of Proceedings

If the conference is effective as an annual up-date, the materials should be reproduced and made available at cost not only to participants, but more importantly to those numerous people in the field unable to attend the conference. The Proceedings could be the equivalent of the Department of Agriculture's annual publication, Consumers All. They would serve as a useful reference-resource book for teachers all over the country. In addition, over the years they would provide a useful chronology of developments in the consumer affairs field.

The educational function of the Catch-Up Conference is not directly to deal with problems such as limited awareness by consumers and educational policy-makers of the scope, need and benefits of consumer education. This problem requires sustained effort year-round by Federal, state and private agencies.

Finally, nothing is being said about publicizing the conference extensively to increase participation even further, or about regional conferences, often suggested, because of the budgetary constraints and staff limitations currently faced by OCA. Should circumstances change and priority emphasis be given to Consumer Education, the recommendations could be appropriately expansive.

ORGANIZATIONS PROVIDING CONSUMER EDUCATION EXHIBITS

1. OFFICE OF CONSUMER AFFAIRS
2. CONSUMER SURVIVAL KIT
3. CONSUMER PRODUCT SAFETY COMMISSION
4. CHANGING TIME EDUCATIONAL SERVICE
5. ALABAMA OFFICE OF CONSUMER PROTECTION
6. AMERICAN GAS ASSOCIATION
7. EASTERN MICHIGAN UNIVERSITY (CURRICULUM GUIDE)
8. NEW YORK CITY CONSUMER EDUCATION
9. UNIVERSITY OF CONNECTICUT
10. CONSUMERS UNION
11. OFFICE OF PROFESSIONAL AND CONSUMER PROGRAMS, FOOD AND DRUG ADMINISTRATION
12. BUREAU OF RADIOLOGICAL HEALTH FOOD AND DRUG ADMINISTRATION
13. TITLE I, WEST VIRGINIA
14. DEPARTMENT OF AGRICULTURE CONSUMER SERVICES, AMS & ES
15. SOCIAL SECURITY ADMINISTRATION
16. POSTAL SERVICE
17. FAIRFAX COUNTY DEPARTMENT OF CONSUMER AFFAIRS
18. HEW (OE-ADULT EDUCATION)
19. HEW (CONTINUING EDUCATION PROGRAM)
20. COMMUNITY SERVICES ADMINISTRATION
21. JOINT COUNCIL ON ECONOMIC EDUCATION
22. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT CONSUMER SERVICES
23. CONSUMER INFORMATION CENTER
24. MCGRAW-HILL
25. CENTER FOR SCIENCE IN THE PUBLIC INTEREST

SECOND ANNUAL CONSUMER EDUCATION "CATCH-UP PARTICIPANTS
NOVEMBER 11-12, 1976

Mr. Max Abraham
Investigator
Alexandria Office of Consumer Affairs
405 Cameron Street
Alexandria, Virginia
703-750-6675

Ms. Charlotte Adams
Consumer Education Specialist
Morgan Lawrence Community Action
701 Bank Street, N.W.
Decatur, Alabama 35601
205-355-7843

Mr. John Adams
Senior Program Officer, Title I, HEA - Community Service and Continuing Education Program
Office of Education
ROB #3 - Room 3717
Washington, D. C. 20202
202-245-9868

Mrs. Peggy H. Adams
Director, Bucks County Consumer Protection
Court House Annex
Broad and Union Streets
Doylestown, Pennsylvania 18901
215-348-2911

Ms. Kate Afiald
Project F.U.E.L. Urban Indian Council
2326 N. W. Westover
Portland, Oregon
503-248-4562

Mr. Robert Alexander
Supervisor, Consumer Education ESEA Title IV
Duval County Consumer Education
1450 Flagler Avenue
Jacksonville, Florida 32207
904-633-6426

Ms. Ana Aldama
Director, Program Planning
NCIC - 3005 Georgia Avenue, N.W.
Washington, D. C. 20011
202-723-8085

Ms. Carolyn M. Aldrich
Assistant for Education and Information
Federal Reserve Board
Division of Consumer Affairs
20th and Constitution Avenue, N.W.
Washington, D. C. 20551
202-452-3667

Ms. Barbara Anderson
Consumer Information Specialist
Attorney General's Office of Consumer Protection
Wisconsin Department of Justice
114 East Capitol
Madison, Wisconsin 53702
608-266-0759

Dr. Leslie J. Anderson
Director, Southwest Center for Consumer Education Studies
6420 S. E. 15th Street
Midwest City, Oklahoma 73110
405-737-6611 x295

Ms. Mary Anderson
Business Education Specialist
State Department of Education
2500 North Lincoln
Oklahoma City, Oklahoma 73105
405-521-3361

Ms. Viola Archuleta
Program Coordinator
All Indian Pueblo Council
1015 Indian School Road, N.W.
Albuquerque, New Mexico 87107
505-843-7048

Ms. Mary Arsenoff
Educational Coordinator
GSA Consumer Information Center
Washington, D. C. 20405
202-566-1794

Ms. E. Carolyn Ater
Associate Professor
Home and Family Life Department
Texas Technical University
Lubbock, Texas 79409
806-742-3048

Ms. Elgurtha Atkinson
Assistant Director
14 Belmont Avenue
Newark, New Jersey 07103
201-248-8558

Ms. Charlotte M. Baecher
Director/Editor, Education Division
Consumers Union
256 Washington Street
Mount Vernon, New York 10550
914-664-6400 x317

Dr. Joan Baird
Assistant Professor
Secondary Education
University of Maryland
College Park, Maryland 20742
301-454-2021

Ms. Maryanne L. Baitis
Education and Projects Coordinator
15960 Cardinal Drive
Woodbridge, Virginia 22191
703-221-4156

Ms. Judy Ballard
Co-Director, Consumer H-E-L-P
2000 H Street, N.W.
Washington, D. C. 20052
202-676-7585

Ms. Rosella Bannister
Director, Michigan Consumer Education Center
217-A University Library
Eastern Michigan University
Ypsilanti, Michigan 48197
313-487-2292

Ms. Julianne Barnes
Education Program Specialist
U.S. Office of Indian Education
Washington, D. C. 20202
202-245-2975

Mr. Mark Barnett
Associate Director (HFX-70) of the Division of Training and Medical Applications, BRH, FDA
1901 Chapman Avenue
Rockville, Maryland 20852
301-443-2845

Dr. Robert Bauer
Director, Consumer Education, Title I-HEA of 1965
Fairmont State College
Fairmont, West Virginia 26554
304-367-4137

Ms. Pat Baughman
Public Relations Supervisor
C & P Telephone Company
703 E. Grace Street
Richmond, Virginia 23219
804-772-2211

Ms. Patricia Bauknight
Director, Arkansas Consumer Education Project
University of Arkansas
Graduate School of Social Work
33rd and University
Little Rock, Arkansas 72202
501-569-3268

Ms. Lena P. Beauregard
Departmental Consumer Liaison
Department of the Interior
Room 5134
Washington, D. C. 20245
202-343-6007

Ms. Sara Beck
Consumer Specialist
U.S.D.A., APHIS
Washington, D. C. 20250
202-447-8293

Ms. Barbara Becker
4204 38th Street, N.W.
Washington, D.C. 20016
202-966-7055

Ms. Marilyn Bereson
Research Supervisor
Consumer Survival Kit
Maryland Public Broadcasting
Owings Mills, Maryland 21117
301-356-5600

Ms. Joyce Bisbee
Manager of Educational Relations
J.C. Penney, Co., Inc.
1301 Avenue of the Americas
New York, N.Y. 10019
212-957-6178

Dr. Reading W. Black
Staff Associate for Community Services
NVCC - 8333 Little River Turnipike
Annandale, Virginia 22003
703-323-3168

Ms. Ellen Bloom
Director of Consumer Affairs
Municipal Building
Springfield, New Jersey 07081
201-376-5800

Mr. Charles Boardman
Interim Director, GCEE
Box 373, Georgia State University
Atlanta, Georgia 30303
404-658-3280

Mrs. Anne L. Boone
Educational Specialist
Office of Home Economics
Baltimore City Public Schools
2300 N. Calvert Street V.E.A.
Baltimore, Maryland 21218
301-396-6690

Ms. Patricia A. Borowski
Administrator
ICAP, 640 Investment Building
Washington, D. C. 20005
202-628-1300

Mr. Norman Bottorff
Education Specialist
2609 Ala Wai Boulevard
Apartment 1004
Honolulu, Hawaii 96815
808-923-8347

Ms. Gail Boyle
Consumer Education Specialist
Department of Transportation
Office of Consumer Affairs TES-40
Washington, D. C. 20590
202-426-4542

Mr. James Brennan
Consumer Protection Coordinator
20 W. 84th
New York, N.Y. 10024
212-362-3403

Ms. Judith M. Brenneke
Assistant Director
Illinois Council on Economic Education, NIU
DeKalb, Illinois 60115
815-753-0356

Ms. Elwanda Brinkley
Education Specialist
Bureau of Indian Affairs
Department of the Interior
Washington, D. C. 20245
202-343-7387

Mr. James Brodsky
Deputy Assistant Secretary
451 7th Street, S.W., Room 4204
Department of Housing and Urban Development
Washington, D. C. 20410
202-755-5597

Ms. Connie E. Brown
Education Officer
1 South Calvert Street
12th Floor
Baltimore, Maryland 21202
301-383-5360

Ms. Sally Browne
Director of Consumer Affairs
Electornic Industries Association
2001 Eye Street, N.W.
Washington, D. C. 20006
202-457-4977

Ms. Joyce Bryant
Director, Money Management Institute
Household Finance
Presidential Plaza
Chicago, Illinois 60601
312-944-7174

Dr. Lilly Bruck
Director, Consumer Education
Department of Consumer Affairs
80 Lafayette Street
New York, N.Y. 10013
212-566-0414

Ms. Deborah van Brunt
Consumer Affairs Specialist
HFX 70, Bureau Radiological Health
Food and Drug Administration
Rockville, Maryland 20852
301-443-4647

Mr. Bruce Bunar
Consumer Education Project Director
West Virginia State Department of Education
Capitol Complex, Building 6, Room 318
Charleston, West Virginia
304-348-2716

Ms. Melinda Burdecet
Student Intern
Kentucky Attorney General
Office of Attorney General
Consumer Protection Division
Frankfurt, Kentucky 40607
502-564-6607

Mr. Monathan Burstein
Director, Consumer Fraud Bureau
285 Wall Street
Kingston, New York 12401
914-331-3315 x38

Dr. John R. Burton
Assistant Professor
Family and Consumer Studies
University of Utah
Salt Lake City, Utah 84112
801-581-8332

Honorable S. John Byington
Chairman
Consumer Product Safety Commission
1111 18th Street, N.W.
Washington, D. C. 20207
202-634-7740

Ms. Kathryn Camp
Consumer Information Specialist
General Services Administration
G-142 - 18th and F Street, N.W.
Washington, D.C. 20405
202-566-1794

Ms. Eileen Campion
Chairman, Consumer Protection Committee, Federal Executive Board
453-2C Brickell Avenue
Miami, Florida
305-350-4146

Ms. Jan Carlton
Governor's Chairman for Consumer Education
201 Virginia Avenue
Richmond, Virginia 23226
804-257-4321

Ms. Cynthia Carnes
Student - Hood College
Frederick, Maryland 21701
301-663-3131

Ms. Colleen Carr
Consumer Studies Division Chairman
Ohlone College
43600 Mission Boulevard
Fremont, California 94537
415-657-2100 x309

Mr. John Cattawba
Teacher
Winchendon School
Winchendon, Massachusetts
303-878-7845

Mr. Charles Cavagnaro
Director for Field Operations
Office of Consumer Affairs
330 Independence Avenue, S.W.
Washington, D. C. 20201
202-245-8217

Ms. Nancy S. Chandler
Home Economist - Family Economics
Cooperative Extension Service
University of Georgia
Athens, Georgia
404-542-2359

Ms. Ceil Charles
Special Assistant - Executive Director
Securities and Exchange Commission
500 North Capitol
Washington, D. C. 20549
202-755-1114

Ms. Daisy B. Cherry
Office of Consumer Affairs
330 Independence Avenue, S.W.
Washington, D. C. 20201
202-245-6316

Ms. Marty Christie
Coordinator, Consumer Education and Financial Management, Title I Project
202 Wallace Annex
Virginia Tech
Blacksburg, Virginia 24061
703-951-5437

Ms. Mara Citron
Writer-Editor
Center for Consumer Product Technology
National Bureau of Standards
Washington, D. C. 20234
202-921-3751

Ms. Barbara Clark
Project Director
6431 79th Street
Cabin John, Maryland 20731
301-229-2722

Ms. Jean Clegg
Trade Specialist
Consumer Affairs Division
Department of Commerce
Washington, D. C. 20230
202-377-3176

Mr. William D. Cloud
Special Assistant
Governor's Office of Consumer Affairs
104 State Capitol
Atlanta, Georgia 30334
404-656-1794

Ms. Susan Cobb
Economist
1200 Corbin Court
McLean, Virginia
703-356-5023

Mr. Donald Coleman
Professional and Consumer Programs
Food and Drug Administration
5600 Fishers Lane, Room 1063
Rockville, Maryland 20852
301-443-5006

Ms. Yvonne Cooper
OCA Investigator
405 Cameron Street
Alexandria, Virginia 22314
703-750-6675

Ms. Judith L. Cope
Director, Adult Education Center
Continuing Education
Indiana University of Penn.
Indiana, Pennsylvania 15701
412-357-3054

Mr. Albert L. Corbin
Consumer Specialist
Change Inc.
3308 14th Street, N.W.
Washington, D. C.
202-387-7200

Mr. Harold J. Cornacchia
Professor of Health Education
San Francisco State University
1600 Halloway Avenue
San Francisco, California
415-469-1413

Ms. Mareatha Counts
Consumer Education Specialist
Office of the Attorney General
1266 Dexter Horton Building
Seattle, Washington 98104
206-464-6372

Ms. N. Jean Croft
Consumerand Public Affairs
Interstate Commerce Commission
Washington, D. C. 20423
202-275-7252

Mrs. Betsy Crosby
Home Economist
USDA-AMS-Poultry Division
Washington, D. C. 20250
202-447-2356

Ms. Collett Cross
Consumer Education Supervisor
New Albany Public Schools
P. O. Box 771
New Albany, Mississippi 38652
601-534-6331

Mr. Thomas A. Cross
750 Hillcrest Drive
New Albany, Mississippi 38652
601-534-7183

Mr. Arnold W. Cushner
Consumer Education Specialist
Pennsylvania Bureau of Consumer Protection
[illegible] Market Street - 9th Floor
Harrisburg, Pennsylvania 17101
717-787-9707

Mr. Darrell E. Davis
Sales Representative
Gregg Division/McGraw-Hill Book Co.
5164 Flowertuft Court
Columbia, Maryland 21044
301-596-6444

Mrs. Evelyn B. Davis
Associate Professor
University of West Florida
Pensacola, Florida 32304
904-476-9500

Ms. Linda Davis
Administrative Specialist
c/o Commissioner of Consumer Credit
1 South Calvert Street, Room 601
Baltimore, Maryland 21202
301-383-3656

Ms. Grace Daw
Program Development Officer
1 Place du Portage Hall
Kiaco 9, 18th Floor
Ottowa, Canada
613-997-4321

Ms. Donna M. DeFiore
Business Education Teacher
White Plains High School
550 North Street
White Plains, New York 10605
914-948-4400

Ms. Rixie L. Dennison
Consumer Affairs Correspondent
Direct Selling Association
1730 M Street, N.W.
Washington, D.C. 20036
202-293-5760

Ms. Anne Desmond
Writer-Consumer Inquire
Food and Drug Administration
15B 32 Parklawn Building
Rockville, Maryland 20852
301-443-3170

Ms. Carolyn DeYoung
COCO Intern
National Bureau of Standards
Building 220, Room A353
Washington, D. C. 20234
202-921-3691

Mrs. Betty Dixon
Instructor
University of West Florida
Pensacola, Florida 32304
904-476-9500

Ms. Runice L. Dixon
Instructor and District Field Supervisor
University of D. C. and Green Thumb Inc.
2705 13th Street, N.E.
Apartment #461
Washington, D. C. 20018
202-526-7355

Ms. Durdee A. Dorr
Golding Hall Box 100
Oneonta, New York 13820
607-431-2990

Mr. Gerald Draayer, Director
Boise State University
1910 College Boulevard
Boise, Idaho 83725
208-385-3351

Mr. Henry Drennan
Senior Program Officer for Research
OLLR/U.S. Office of Education
ROB #3 - 7th and D Streets, S.W.
Washington, D. C. 20202
202-245-2994

Ms. Hildred J. Drew
Coordinator, Consumer Affairs
8000 E. Jefferson
Detroit, Michigan 48214
313-926-5357

Mrs. M. L. Drew
Extension Home Economist
1351 Nicholson Street, N.E.
Washington, D. C. 20011
202-282-7413

Miss Carolyn C. Driver
Assistant State Supervisor
Home Economics Education
Division of Vocational Education
Commonwealth of Virginia
P. O. Box 427
Harrisonburg, Virginia 22801
703-434-4328

Dr. Dorothy F. Dunn
FDA-Region V Consumer Affairs
175 W. Jackson, Room A1945
Chicago, Illinois 60604
312-353-5246

Ms. Linda Dunn
Coordinator, Consumer Education
Shepherd College
Shepherdstown, West Virginia
304-876-2511

Ms. Dianne Dworetsky
6555 Braadway
Bronx, New York 10471
212-884-4384

Mr. Steven Dworetsky
Consumer Education Specialist
6555 Braadway
Bronx, New York 10471
212-884-4384

Mr. Hugh E. Eagleton
Consumer Affairs Specialist
Office of the Comptroller of the Currency
Washington, D. C. 20219
202-447-1600

Ms. Agnes R. Evans
Extension Agent - W.T.I
1351 Nicholson Street, N.W.
Washington, D. C. 20011
202-282-7413

Mr. Jack Fall
Economist
5400 Kings Park Drive
Springfield, Virginia
703-978-6080

Ms. Nellie Fegans
Office of Consumer Affairs
330 Independence Avenue, S.W.
Washington, D. C. 20201
202-245-6316

Ms. Gloria Feldman
Tilden Junior High School
6300 Tilden Lane
Rockville, Maryland
202-881-3950

Ms. Marina Felix
Spanish-Speaking Coordinator
U.P.O. - 1021 14th Street, N.W.
Room 511
Washington, D. C. 20005
202-638-7300

Mr. Rochel Flournoy
Chief, Consumer Protection Branch
United Planning Organization
1021 14th Street, N.W.
Washington, D. C. 20005
202-638-7300 x461

Mrs. Helen C. Fenske
Special Assistant to the Administrator
U. S. Environmental Protection Agency
401 M Street, S. W.
Washington, D. C. 20460
202-755-0425

Ms. Meredith M. Fernstrom
Consumer Affairs Director
U. S. Department of Commerce
Washington, D. C. 20230
202-377-3176

Dr. Elsie Fetterman
Department of Home Economics
University of Connecticut
Box U-58
Storrs, Connecticut 06268
203-486-2728

Ms. Elizabeth B. Field
Consumer Program Coordinator
Housing Assistance Foundation
Consumer Services Project
935 N. Washington Avenue
Lansing, Michigan 48906
517-487-5488

Mr. Allan Finkel
Assistant to the Deputy Director
Office of Consumer Affairs
330 Independence Avenue, S.W.
Washington, D. C. 20201
202-245-6268

Ms. Terry J. Finlayson
Director, Consumer Information
Sears, Roebuck and Company - D/703
Sears Tower
Chicago, Illinois 60684
312-875-8333

Ms. Theresa Fischer
Student
Hood College
Frederick, Maryland 21701
301-663-3131

Ms. Judy Fuerstenberg
Supervisory Auditor
GAO Audit Site
Consumer Product Safety Commission
5401 Westbard Avenue, Room 156
Washington, D. C. 20207
301-492-6645

Ms. Susan Fulton
COCO Intern
AT&T
P. O. Box 194
Goodwater, Alabama 35072
212-393-3571

Ms. Judi Funkhouser
Public Information Specialist
5600 Fishers Lane, Room 16-95
Rockville, Maryland 20852
301-443-3783

Ms. Carolyn E. Gabler
Director of Consumer Division
Ingham County Prosecutors Office
101 S Washington Avenue
Lansing, Michigan 48933
517-482-1517

Ms. Helen Gaiser
Manager, Consumer Responsiveness Division
U. S. Postal Service
Washington, D. C. 20260
202-245-4525

Ms. Jean D. Galloway
Administrative Aide
Office of Consumer Affairs
2049 15th Street, N.
Arlington, Virginia 22201
703-558-2142

Mr. Andy Gasparich
Acting Director of Public Affairs
Office of Consumer Affairs
330 Independence Avenue, S.W.
Washington, D. C. 20201
202-245-6975

Mr. George J. Gearhardt
Chairman, Business Education Department
Guilderland Central High School
Guilderland Center, New York 12085
518-861-9591

Ms. Madelaine Geller
Consumer Affairs Specialist
Chamber of Commerce of the U.S.
1615 H Street, N.W.
Washington, D. C.
202-659-6126

Ms. Emily S. Girault
Associate Professor
School of Education
University of San Francisco
San Francisco, California 94117
415-666-6868

Ms. Jean Glenn
P. I. O. - ORR
6104 Maiden Lane
Bethesda, Maryland
301-472-3208

Ms. Linda Gloyd
Student
Hood College
Frederick, Maryland 21701
301-663-3131

Mr. Ivan Glusac
Social Science Director
Washtenaw Community College
Ann Arbor, Michigan 48106
313-971-6300

Dr. Helen M. Goetz
Professor
Box 1488
University, Alabama 35486
205-348-7954

Ms. Sara May Gold
Circulation Manager
CSK Publication
Maryland Center for Public Broadcasting
Bonita Avenue
Owings Mills, Maryland 21117
301-356-5600

Ms. Jacqueline Golden
Director of Consumers Education
2568 Holly Lane, N.E.
Marietta, Georgia
404-427-9806

Ms. Shirley Goldinger
Director of Consumer Affairs for Los Angeles County
500 West Temple
Los Angeles, California 90012
213-974-9750

Ms. Barbara Goldman
Project Manager - Consumer Education
1620 I Street, N.W.
Washington, D. C. 20006
202-293-7390

Mr. Rafel Gonzalez
Researcher, National Association of Spanish Speaking Elderly
1801 K Street, N.W., Suite 1021
Washington, D. C. 20006
202-466-3595

Mr. John Goodman
Vice President, TARP
705 G Street, S.E.
Washington, D. C. 20003
202-544-6312

Mrs. Nancy Granousky
Family Economics Department
Justin Hall - Kansas State Univ.
Manhattan, Kansas 66506
913-532-5515

Mr. R. Alexander Grant
Director, Consumer Programs
OPCP - Food and Drug Administration (HFG-1)
5600 Fishers Lane
Rockville, Maryland 20852
301-443-1547

Ms. Lee Gray
Coordinator, Consumer Education
Department of Transportation
Washington, D. C. 20590
212-426-4520

Ms. Barbara Gregg
Executive Director
Montgomery County Office of Consumer Affairs
Rockville, Maryland 20850
301-340-1010

Ms. Kristi Griffin
Student
Box 119 RD 2
Binghamton, New York
607-669-4159

Ms. Margaret Grisoela
SOCAP Executive Secretary
1430 K Street, N.W., #901
Washington, D. C. 20005
202-393-3270

Mr. Steven Gross
George Washington University
Journalism Student
514 19th Street, N.W., Apt. 613
Washington, D. C.
202-296-7928

Mr. Welton Grundy
Regional Consumer Service Specialist
Department of Health, Education, and Welfare
1200 Main Tower - Suite 1135
Dallas, Texas 75202
214-655-3338

Mrs. Marvie Hackney
Consumer Education Project Manager
University of Michigan
Institute of Gerontology
520 E. Liberty
Ann Arbor, Michigan 48109
313-763-4102

Ms. Helen Hall
Assistant Director of Economic Policy and Planning
Office of Consumer Affairs
330 Independence Avenue, S.W.
Washington, D. C. 20201
202-245-9890

Ms. Leslee A. Hall
University of Maryland
Student Intern
Giant Food, Inc.
4517 College Avenue
College Park, Maryland 20740
301-927-9347

Ms. Suellen Halpin
Editor, Consumer Information Series
Center for Consumer Product Technology
National Bureau of Standards
Washington, D. C. 20234
202-921-3751

Ms. Caradel Hamilton
Professor
Department of Consumer Sciences and Retailing
Purdue University
West Lafayette, Indiana 47907
317-494-8410

Mr. Charles E. Hammond
Executive Director
Office of Consumer Affairs
2049 15th Street, North
Arlington, Virginia 22201
703-558-2142

Ms. Lynne Hanard
Student
Hood College
Frederick, Maryland 21701
301-663-3131

Ms. Tassie Hanna
Research Associate
N.C.S.L.
1150 17th Street, N.W.
Washington, D.C. 20036
202-785-5615

Mr. James O. Hansen
Assistant Superintendent
Instructional Services
Division of Elementary and Secondary Education
Pierre, South Dakota 57501
605-224-3315

Mr. Eric H. Hanson
Consumer Affairs Officer
Federal Railroad Administration
400 7th Street, S.W.
Washington, D. C. 20590
202-426-0881

Ms. Beverly B. Hardy
Community Services Specialist
451 7th Street, S.W.
Department of Housing and Urban Development
Washington, D. C. 20410
202-755-6893

Ms. Mamie Hardy
Director, Professional Services
Changing Times Education Service
1729 H Street, N.W.
Washington, D.C. 20006
202-337-8600

Mr. Solomon Harge
Executive Director, Consumer Prot. Assoc.
3134 Euclid Avenue
Cleveland, Ohio 44115
216-881-3434

Mrs. Teretha F. Harper
Supervising Teacher, Home Economics
P. O. Drawer 10K
Milwaukee Public Schools
Milwaukee, Wisconsin 53201
414-475-8087

Ms. Patricia Harrison
Harrison Associates
559 National Press Building
Washington, D. C.
202-638-1200

Ms. Nancy A. Harucki
Caseworker
2370 Rayburn House Office Building
Washington, D. C. 20515
202-225-2765

Dr. John A. Harvey, Sr.
Deputy Director, Consumer Programs
OPCP (HFG-10)
Food and Drug Administration
5600 Fishers Lane
Rockville, Maryland 20852
301-443-5470

Mrs. Jean Hawkins
Special Assistant for Consumer Affs.
Department of the Interior
Room 5125
Washington, D. C. 20240
202-343-8331

Ms. Ann Heavener
COCO Intern
3700 Massachusetts Avenue, N.W.
Apartment #35
Washington, D.C.
202-965-9817

Ms. Maria-Celina Heeter
National Association for Spanish
Speaking Elderly
1801 K Street, N.W., Suite 1021
Washington, D. C. 20006
202-466-3595

Mr. Andres Hernandez, Coordinator
National Association for Spanish
Speaking Elderly
1801 K Street, N.W., Suite 1021
Washington, D. C. 20006
202-466-3595

Ms. Nancy J. Herron
Newspaper Columnist
1533 Colonial Drive
Apartment #302
Woodbridge, Virginia 22192
703-491-3875

Dr. Jo Hewell
Curriculum Developer
Osceola County Schools
304 N. Beaumont Avenue
Kissimmee, Florida
305-847-3147

Mr. Juan J. Hinojosa
Assistant Attorney General
4313 N. 10th Street, Suite F
McAllen, Texas 78701
512-682-4547

Ms. Marsha Hodgson
Student in Senior Seminar
Consumer Problems
University of New Hampshire
Department of Home Economics
Durham, New Hampshire
603-862-2147

Ms. Mary Holden
Associate Professor
Department of Home Economics
University of New Hampshire
Durham, New Hampshire
603-862-2147

Ms. Jane K. Howard
Information and Education Specialist
Prince George County OCA
Courthouse
Upper Marlboro, Maryland
301-952-4700

Mr. Murray L. Howder
Chief of Acquisitions
Educational Resources Information Center (ERIC)
4833 Rugby Avenue
Bethesda, Maryland 20014
301-656-9723

Mr. Milan Hudak
Supervisory Auditor
Room 1-20 Park Building
Rockville, Maryland
301-443-2040

Ms. Beverly Hughes
Administrative Assistant
Government of Consumer Protection
544 Martha Street
Montgomery, Alabama 36130
205-832-5936

Ms. Susan Huguenor
Deputy City Attorney
202 C Street
San Diego, California
714-236-6007

Mr. Dick Hulsart
Area Development Coordinator
National Assessment of Education Progress
700 Lincoln Tower
1860 Lincoln Street
Denver, Colorado 80295
303-893-5200 x240

Ms. Anna B. Hunt
Consumer Advisor
United Planning Organization
1725 Euclid Street, N.W.
Washington, D. C. 20009
202-387-7056

Ms. Jean Hunt
Director
811 Lincoln Street
Denver, Colorado
303-837-8016

Ms. Patricia Hynes
Education Specialist
Consumer Protection Center
CPC - 1779 Government Street
Baton Rouge, Louisiana 70802
504-383-6027

Mr. William L. (Bill) Hyland
Director of Education
770 Manaroa Circle
Lewisville, North Carolina 27023
919-725-1958

Mr. Gerard C. Iannelli
Special Assistant for Education
Bureau of Consumer Protection
Federal Trade Commission
Washington, D. C.
202-523-3870

Ms. Harriet S. Inedaris
Secretary
Office of Education
400 Maryland Avenue, S.W.
Washington, D. C. 20202
202-245-8176

Ms. Dolores D. Ingraham
Senior Consumer Affairs Specialist
Florida Public Service Commission
700 S. Adams Street
Tallahassee, Florida 32304
904-488-7238

Mr. Tom Imswiler
Consumer Service Specialist
Pennsylvania Department of Agriculture
2301 N. Cameron Street
Harrisburg, Pennsylvania 17102
717-783-8460

Ms. Gay Irwin
Home Economist
Pennsylvania Department of Agriculture
2301 N. Cameron Street
Harrisburg, Pennsylvania 17120
717-783-8460

Ms. Marcia Ivkovich
Research Specialist
1215 E. Street
Washington, D. C.
202-724-4178

Ms. Estelle Jackson
Consumer Columnist
Richmond Times-Dispatch
Richmond, Virginia
804-649-6362

Dr. Michael Jacobson
Director of Food Day
1757 S Street, N.W.
Washington, D. C. 20009
202-332-4250

Mr. Curt Jerigan
Director of Economic Policy
Office of Consumer Affairs
330 Independence Avenue, S.W.
Washington, D. C. 20201
202-245-9890

Mr. Bill Johnson
General Services Administration
Consumer Information Center
Washington, D. C. 20405
202-566-1794

Dr. Elizabeth F. Johnson
Director, Division of Consumer Ed.
Consumer Product Safety Commission
5401 Westbard Avenue
Bethesda, Maryland
301-492-6508

Mr. James K. Johnson
Inner City Research and
Interviewing Center
600 A Street, S.E.
Washington, D. C. 20003
202-543-2004

Ms. Maggie Johnson
Office of Consumer Affairs
330 Independence Avenue, S.W.
Washington, D. C. 20201
202-245-6975

Dr. William L. Johnston
Director, Consumer Education
Department of Education
Division of Vocational Education
225 West State Street
Trenton, New Jersey 08625
609-292-5720

Ms. Marjorie L. Jokerst
912 S. Second Street
Apartment A
St. Charles, Missouri 63301
314-723-7637

Ms. Chiquitta Jones
DHEW/ED/OASE/PC
200 Independence Avenue, S.W.
Room 309G
Washington, D. C. 20201
202-245-8257

Ms. Pamela K. Judy
2524 Stenver Road
Toms River, New Jersey
201-657-9304

Mr. Thomas N. Judy
Project Director - Consumer Education
Ocean County
Toms River, New Jersey
201-244-2121 x424

Mr. Anthony C. Julian
Director, Consumer Affairs
Mill Creek Community Center
496 Glenwood Avenue
Youngstown, Ohio 44502
216-747-3561

Mr. John Justus
Student - George Washington University
2304 Pennsylvania Avenue, N.W.
Washington, D. C.
202-333-0911

Ms. Judith Kaplan
Consumer Affairs Representative
U.S. D.O.T./UMTA
400 7th Street, S.W., Room 9500
Washington, D. C. 20590
202-426-4043

Ms. Nancy Karpeles
Student - Hood College
Frederick, Maryland 21701
301-663-3131

Ms. Dorothy Keisling
Home Economist
Pennsylvania Department of Agriculture
2301 N. Cameron Street
Harrisburg, Pennsylvania 17120
717-783-8460

Ms. Lina S. Kelley
Project Director
West Virginia State College
Institute, West Virginia
304-766-3107

Dr. Bertha King
Education Program Specialist for Consumer and Homemaking Education
OE - ROB #3 - Room 5118
Washington, D. C. 20202
202-245-3478

Ms. Kathlyne M. Kinnear
Coordinator, Special Projects
Public Schools of the District of Columbia
Washington, D. C.
202-724-4230

Ms. Mary Fran Kirchner
Assistant Editor
Consumer Survival Kit
Maryland Center for Public Broadcasting
Owings Mills, Maryland
301-356-5600

Mrs. Virginia H. Knauer
Special Assistant to the President for Consumer Affairs and Director, Office of Consumer Affairs
330 Independence Avenue, S.W.
Washington, D. C. 20201
202-456-2645

Mr. Hal Knight
Program Specialist, Title I, HEA
1316 Charleston National Plaza
Charleston, West Virginia 25302
304-348-2101

Ms. Patricia Knous
Project Director
H.E.W. Consumer Education Grant
1001 Pontiac
Denver, Colorado 80220
303-322-1074

Ms. Marlys N. Knowles
Consumer Protection Mediator
Governor's Office of Consumer Protection
P. O. Box 44091
Baton Rouge, Louisiana 70808
504-389-7483

Mr. Bruce Koon
Reporter, The National Observer
11501 Columbia Pike
Silver Spring, Maryland 20910
301-622-2900 x278

Ms. Deborah Koss
Consumer Protection Investigator
15960 Cardinal Drive
Woodbridge, Virginia 22191
703-221-4156

Ms. Gloria Kornasiewicz
Consumer Specialist
Department of Consumer Affairs of Fairfax County
4031 University Drive
Fairfax, Virginia 22030
703-691-3214

Mr. Lawrence J. Kresky
Program Specialist
Consumer Affairs Program
1909 K Street, N.W.
Washington, D. C. 20015
202-872-4890

Mr. Robert Krughoff
President, Washington Center
for the Study of Services
1910 K Street, N.W., #303
Washington, D. C. 20036
202-785-2380

Ms. Naomi Kulakow
Consumer Program Coordinator
Food and Drug Administration
5600 Fishers Lane
Rockville, Maryland 20852
301-443-5006

Mr. Andrew Kulanko
Program Manager
N. 1649
200 Constitution Avenue, N.W.
Washington, D. C.
202-523-8666

Ms. Anne B. Lane
Consumer Affairs Officer
900 Madison Avenue
Baltimore, Maryland 21044
301-962-3396

Ms. Gaye W. Lee
Associate Director for State
and Local Programs
Office of Consumer Affairs
330 Independence Avenue, S.W.
Washington, D.C. 20201
202-245-8217

Ms. Catherine Leisher
Executive Director
Home Economics Education Assoc.
1201 16th Street, N.W.
Washington, D. C. 20036
202-833-4138

Ms. Mary Liebert
Program Analyst
Office of Consumer Affairs/
Special Impact
Federal Energy Administration
1200 Pennsylvania Avenue, N.W.
Washington, D. C. 20464
202-566-9021

Ms. Judith A. Liffman
Consumer Education Specialist
Division of Occuaptional Education
Department of Education
182 Tremont Street
Boston, Massachusetts 02111
617-727-5732

Ms. Sherry Lindquist
Project Director
Paul Douglas Consumer Research Center
Washington, D. C.
202-347-5813

Mrs. Charlotte B. Little
Supervisor, Home Economics
Howard County Public Schools
8045 Route 32
Columbia, Maryland
301-531-5744

Mrs. Barbara Logie
Consumer Investigator
Court House Annex
Bucks County Consumer Protection
Borad and Union Streets
Doylestown, Pennsylvania 18901
215-348-2911

Dr. R. Charles Long
Professor, Business Education
University of the District of
Columbia
1331 H Street, N.W.
Washington, D. C. 20005
202-727-1054

Ms. Jean M. Lown
Graduate Research Assistant
1017 Montgomery Court
Blacksburg, Virginia 24060
703-951-4132

Ms. Kristin Malmberg
ACCI/COCO Intern
Consumer Product Safety Comm.
1111 18th Street, N.W.
Washington, D. C. 20207
202-634-7726

Ms. Elayne Mangad
Calvin Coolidge High School
5th and Tuckerman Street, N.W.
Washington, D.C. 20011

Dr. Opal Mann
Assistant Administrator for
Home Economics
Extension Service
Department of Agriculture
Washington, D. C. 20250
202-447-2908

Ms. Jane Marden
Consumer Advisor
American Gas Association
1515 Wilson Boulevard
Arlington, Virginia 22209
703-524-2000 x258

Ms. Janet Marr
Graduate Assistant
Consumer Economics
5714 39th Avenue
Hyattsville, Maryland 20781
301-779-7580

Ms. Margaret H. Maring
Graduate Student
9501 Thornhill Road
Silver Spring, Maryland 20901
301-587-5823

Mr. Robert McCarron
Associate Project Director
St. Francis College
Brooklyn, New York
212-JA2-2300

Ms. Annie McElrath
Old Brookland Elementary School
10th and Monroe, N.E.
Washington, D.C. 20017
202-576-6070

Ms. Diane McJury
Box 24 Denison Hall
S. V. C. O
Oneonta, New York 13820
607-431-3758

Mr. Frank McLaughlin
Director of Program Development
and Implementation
Office of Consumer Affairs
330 Independence Avenue, S.W.
Washington, D. C. 20201
202-245-1955

Ms. Janet McMillan
Education and Information Specialist
Governor's Office of Consumer
Protection
544 Martha Street
Montgomery, Alabama 36130
205-832-5936

Ms. Mary Martha McNamara
Attorney
Office of Consumer Affairs
330 Independence Avenue, S.W.
Washington, D. C. 20201
202-245-6947

Ms. Liz McNulty
Reporter
National Press Building
Washington, D. C.
202-347-2823

Mr. Ed McVeigh
Office of Public Affairs
Office of the Secretary
330 Independence Avenue, S.W.
Washington, D. C. 20201
202-472-3066

Ms. Mary McWhite
Student
2601 16th Street, N.W.
Washington, D. C. 20009

Ms. Peggy S. Meszaros
Chairperson, Department of
Home Economics
Hood College
712 Horpel Drive
Mt. Arry, Maryland
301-829-0655

Ms. Betsey G. Mikita
Executive Director
Consumer Council of Greater
Philadelphia
260 S. 15th Street
Philadelphia, Pennsylvania 19102
215-735-5736

Mrs. Margie Miller
Title I - Consumer Education
Project Assistant
Parkersburg Community College
Route 5, Box 167-A
Parkersburg, West Virginia
304-424-8275

Mrs. Emma Mimms
Consumer Action Coordinator
United Planning Organization
1021 14th Street, N.W.
Washington, D. C. 20005
202-638-7300 x460

Dr. Glen Mitchell
Extension Specialist
202 Wallace Annex
Blacksburg, Virginia
703-951-5815

Ms. Claudia Mitzel
Consumer Information Specialist
Texas Agricultural Extension S.
Texas A&M University System
Room 11, System Building
College Station, Texas 77843
713-845-1332

Dr. Lillian H. Mohr
Associate Professor
Department of Home and Family
Life, School of Home Economics
Florida State University
Tallahassee, Florida 32306
904-644-4555

Ms. Mattie M. Montgomery
401 M Street, S.W., Room 206
West Tower, Waterside Mall
Washington, D. C. 20460
202-755-0496

Mr. Carlos F. Montoulieu
Program Officer
Office of the Commonwealth of
Puerto Rico
1625 Massachusetts Avenue, N.W.
Washington, D. C. 20036
202-232-6000

Ms. Jacqueline L. Moore
Consumer Consultant
Safeway Stores, Inc.
6700 Columbia Park Road
Landover, Maryland 20785
301-341-6803

Ms. Ruth Moore
Intern
Department of Housing and
Urban Development - CARF
451 7th Street, S.W.
Washington, D. C. 20410
202-426-0387

Dr. Richard L. D. Morse
Head, Family Economics Department
Justin Hall - Kansas State University
Manhattan, Kansas 66506
913-532-5515

Mr. Joseph B. Morris
Freelance Writer
5345 Chevy Chase Parkway, N.W.
Washington, D. C. 20015
202-966-1496

Mr. Jim Morrison
Acting Chief, Medical Branch
Food and Drug Administration
HFX 70, Bureau of Radiological Health
Rockville, Maryland 20852
301-443-4600

Mr. L. K. Smokey Murphy
Project Director
3738 Walnut Avenue
Carmichael, California 95608
916-484-2269

Ms. Marsha Muske
Supervisor of Complaints
Consumer Frauds, Crimes Section
State Office Tower, Suite 1541
Office of the Attorney General
30 E. Broad Street
Columbus, Ohio 43215
614-466-4986

Ms. Bonnie Naradzay
Special Assist. for Compensation
Federal Trade Commission
Penn. Avenue at 6th Street, N.W.
Room 423
Washington, D. C. 20580
202-523-3436

Ms. Teresa Nasif
Agency Liaison Coordinator
Consumer Information Center
General Services Administration
18th and F Streets, N.W.
Washington, D. C. 20405
202-566-1797

Dr. Robert M. Nelson
Public Information Officer
ARS - Information Division
U.S.D.A.
Washington, D. C. 20250
202-447-6691

Ms. Sheila E. Nelson
Public Information Officer
USDA - AMS Information, Room 3624-S
14th and Independence Avenue, S.W.
Washington, D. C. 20250
202-447-2399

Ms. Christine Newman
Department of Home Economics
Hood College
Frederick, Maryland 21701
301-663-3131

Ms. Susan Newton
Student
Department of Home Economics
Hood College
Frederick, Maryland 21701
301-663-3131

Dr. H. Nober
Professor - Health Sciences
69 Bartlett Hall
University of Massachusetts
Amherst, Massachusetts 01003
413-545-0131

Ms. Elizabeth Noel
Assistant People's Counsel
Office of the People's Counsel of the Public Service Commission
1625 I Street, N.W.
Washington, D. C.
202-727-3071(2)

Ms. Nancy Nolf
Research Assistant
InterAmerica Research
2001 Wisconsin Avenue, N.W.
Washington, D.C.
202-333-0510

Ms. Charlene Olsson
Public Information Officer
USDA, Agricultural Marketing Service
Washington, D. C. 20250
202-447-7607

Ms. Pat O'Malley
Box 86, Curtis Hall
Oneonta, New York 13820
607-431-3305

Ms. Sonia Ortiz
Director of Consumer Programs
Council of Spanish Speaking Organizations
709 N. Franklin Street
Philadelphia, Pennsylvania 19123
215-574-3535

Ms. Betty Palzer
Director, Project Link
Consumer Program
146 Belmont Avenue
Newark, New Jersey
201-248-8558

Mr. James Parker
Education Program Specialist
Office of Education
Division of Adult Education
Washington, D. C. 20202
202-245-9782

Ms. Mima S. Parsons
Director
2652 Harrison Street
San Francisco, California 94110
415-282-9898

Ms. Maryann Paynter
Assistant Professor
Family Economics - Home Management
Dawson Hall
University of Georgia
Athens, Georgia 30602
404-542-2551

Mr. Fred Pelzman
Chief, Community and Consumer Liaison Division
Federal Aviation Administration
800 Independence Avenue, S.W.
Washington, D.C. 20591
202-426-1960

Ms. Alice F. Pensmith
Maryland Attorney General's Office
5112 Berwyn Road
College Park, Maryland 20740
301-474-3500

Mr. Martin R. Petersen
Director of External Liaison
Office of Consumer Affairs
330 Independence Avenue, S.W.
Washington, D. C. 20201
202-245-6401

Professor Charles F. Peterson
Temple University
School of Pharmacy
3307 N. Broad
Philadelphia, Pennsylvania 19140
215-221-4917

Mr. David Peterson
Executive Director
Consumer Information Center
General Services Administration - AVC
Washington, D. C. 20405
202-566-1794

Ms. Doris C. Peterson
Coordinator
Home Economics Consumer Education Research Project
Room 104 Roosevelt Hall
Eastern Michigan University
Ypsilanti, Michigan 48197
313-487-1099

Ms. Helen Ray Peterson
Assistant Editor, AHEA Action
American Home Economics Association
2010 Massachusetts Avenue, N.W.
Washington, D. C. 20036
202-831-3100 x251

Ms. Meredith Peterson
Area Extension Agent
Home Management and Family Economics
Cooperative Extension Service
1351 Nicholson Street, N.W.
Washington, D. C. 20011
202-282-7413

Ms. Magnhild A. Pettersen
Community Services Intern
AFL-CIO - 815 16th Street, N.W.
Washington, D. C. 20006
202-637-5197

Miss M. C. Phillips
Editor, Consumers' Research Magazine
Consumers' Research
Bowerstown Road
Washington, New Jersey 07882
201-689-3300

Mr. William H. Phillip
Coordinator, Program for Special
Cantonsville Community College
800 S. Rolling Road
Catonsville, Maryland 21228
301-747-3220 x318

Ms. Pamela Piering
Consumer Education Director
Camp Consumer Action Project
105 14th Avenue
Seattle, Washington 98112
206-324-1166

Mr. Frank Porter
Deputy Director for National
Programs
National Consumer Information Cen.
3005 Georgia Avenue, N.W.
Washington, D. C. 20011
202-723-8090

Ms. Charlotte Pownell
Director of Consumer Affairs
City of Long Beach
222 Pacific Avenue
Long Beach, California 90802
213-436-7284

Ms. Edna L. Poyner
Assistant Director, Program
Division
American Home Economics Assoc.
2010 Massachusetts Avenue, N.W.
Washington, D. C. 20036
202-833-3100

Mr. Curtis Prins
Staff Director
Subcommittee on Consumer Affairs
U. S. House of Representatives
300 New Jersey Avenue, S.E.
Washington, D. C. 20515
202-225-9181

Mr. Jack Purycar
Consumer Information Specialist
Consumer Information Center
General Services Administration
Room G-142
Washington, D. C. 20405
202-566-1794

Father Vincent Quayle
Director, St. Ambrose Housing
Aid Center
319 East 25th Street
Baltimore, Maryland 21218
301-235-5770

Mr. Lin Quitmeyer
Management Analyst
Department of Consumer Affairs
4031 University Drive
Fairfax, Virginia 22030
703-691-3488

Mr. Norm Rabkin
GAO Auditor - FTC Audit Site
Federal Trade Commission
6th and Pennsylvania Avenue, N.W.
Room 318
Washington, D. C. 20580
202-523-3709

Mr. William D. Rader
Project Coordinator
Florida Department of Education
Miles Johnson Building
Tallahassee, Florida 32304
904-488-5311

Ms. Barbara Ramos
Supervising Director of
Home Economics
603 4th Street, S.W.
Washington, D. C.
202-554-4744

Ms. Caroline Ramsay
Consumer Action Specialist
Community Services Admin.
1200 19th Street, N.W.
Washington, D. C. 20506
202-254-5140

Mr. Kenneth R. Rashid
Director, Community Information
Programs in the Bureau of
Information and Education
Consumer Product Safety Comm.
5401 Westbard Avenue, Room 528
Washington, D. C. 20207
202-492-6534

Mr. Ron Rath
Project Director
Kirkwood Community College
Cedar Rapids, Iowa 52406
319-393-5416

Ms. Jan Rathe
Executive Secretary
Oregon Consumer League
3131 N. W. Luray Terrace
Portland, Oregon
503-228-8787

Ms. Nancy Reffelt
Student
Box 159 Sherman Hall
S. V. C. O.
Oneonta, New York
607-431-2664

Ms. Mary Reed
Administration/Contact 4
4001 Nebraska Avenue, N.W.
Washington, D. C.
202-686-4443

Ms. Barbara Rhudy
Student in Senior Seminar
Consumer Problems
University of New Hampshire
Department of Economics
Durham, New Hampshire
603-862-2146

Ms. Florence M. Rice
President, National Black Consumers
1959 Madison Avenue
New York, N. Y. 10035
212-926-5300

Ms. Karen Rice
Director, Boston Indian Council
Consumer Education
99 Richdale Avenue
Boston, Massachusetts
617-232-0344

Ms. Hazel Richmond
Student
Hood College
Frederick, Maryland 21701
301-663-3131

Dr. Lee Richardson
President, Consumer Federation
of America
814 Kenilworth Parkway
Baton Rouge, Louisiana 70808
504-769-1815

Mr. Ed Riner
Deputy Director of Consumer
Communication
Office of Consumer Affairs
330 Independence Avenue, S.W.
Washington, D. C. 20201
202-245-6877

Mr. William W. Roath, Jr.
Consumer Education Specialist
303 S. 3rd Street
Grand Forks, Nebraska 58201
701-772-8989

Knowles Robert
Washington Representative
Insurance Information Institute
626 National Press Building
Washington, D. C. 20045
202-347-3929

Ms. Robby Robinson
Communications Director
Cherokee Nation of Oklahoma
P. O. Box 119
Tahlequah, Oklahoma
918-456-8887

Ms. Rosetta Robinson
Public Affairs Program Assistant
2010 Massachusetts Avenue, N.W.
Washington, D. C. 20036
202-833-3100 x269

Mr. Carlos Rodriguez
Highway Engineer
400 7th Street, S.W.
Washington, D. C.
202-426-4856

Ms. Nelida Rodriguez
Assistant Area Extension Agent
Cooperative Extension Service
1351 Nicholson Street, N.W.
Washington, D. C. 20011
202-282-7410

Ms. Rebecca Rose
514 19th Street, N. W. #740
Washington, D. C. 20052
202-296-8491

Ms. Robin Rosen
Intern
1430 Rhode Island Avenue, N.W.
Washington, D.C.
202-443-5471

Mr. Marty Rossman
Home Economics Education
University of Minnesota
99 Cambridge
St. Paul, Minnesota 55105
612-690-4370

Ms. Anne Rossmeier
Director, Consumer Affairs
P. O. Box 3556
Washington, D.C.
202-841-1030

Mrs. Lee F. Rumbley
Consumer Services Coordinator
110 Mayo Building
Department of Agriculture
and Consumer Services
Tallahassee, Florida
904-488-2221

Ms. Barbara Russell
Graduate Student
3 Newbury Road
Ipswick, Massachusetts 01938
617-356-275.

Mr. James A. Russo
Project Director
Indiana University of Pennsylvania
Indiana, Pennsylvania 15701
412-357-3054

Mr. Tim Ryles
Administrator, Governor's Office
of Consumer Affairs
104 State Capitol
Atlanta, Georgia 30334
404-656-1794

Mr. Steven R. Sacks
Director, Holland Patent Consumer
Education Program
Holland Patent Central School
Holland Patent, New York
315-865-4145

Mr. Juan Q. Sanchez
COSSMHO Intern
1019 19th Street, N.W., Suite 730
Washington, D. C.
202-466-2260

Ms. Barbara Sanner
Co-Director, Consumer Education SCAT
University of San Francisco
School of Education
San Francisco, California 94117
415-666-6481

Ms. Pam Sarvey
Consumer Education Specialist
Pennsylvania Bureau of Consumer Protection
301 Market Street, 9th Floor
Harrisburg, Pennsylvania 17101
717-787-9707

Mr. Edward R. Savage
Assistant Director, Education Services
American Council of Life Ins.
277 Park Avenue
New York, N.Y. 10017
212-922-4957

Ms. Joan Schine
Program Associate
National Commission on Resources for Youth
36 W. 44th Street
New York, N.Y. 10036
212-682-3339

Dr. H. H. Schmoele
Associate Professor
Old Dominion University
School of Education
Norfolk, Virginia 23508
804-489-6581

Ms. Marsha C. Scott
Nutritionist
5719 Kansas Avenue, N.W.
Washington, D.C. 20011
202-882-6199

Mr. Howard Seltzer
Deputy Director for Program Development and Implementation
Office of Consumer Affairs
330 Independence Avenue, S.W.
Washington, D.C. 20201
202-245-1957

Ms. Edith Serbin
Food and Drug Administration
Parklawn Building
Rockville, Maryland 20852
301-443-4236

Ms. Alice Shabecoff
Consultant to the Assistant Secretary
Office of Consumer Affairs
Room 4100, Department of Housing and Urban Development
Washington, D. C. 20410
202-755-8702

Mr. George Sherman
Trainer
1730 M Street, N.W.
Washington, D. C.
202-785-8766

Ms. Frances Shoemaker
Associate Manager
Consumer Relations
H. J. Heinz Company
1062 Progress Street
Pittsburgh, Pennsylvania 15202
412-237-5740

Ms. Pat Shore
Associate Manager
Government Relations
General Foods Corporation
1707 L Street, N.W., Suite 950
Washington, D. C. 20036
202-833-3836

Ms. Mary Ann Shurtz
Consumer Affairs Coordinator
8301 Arlington Boulevard
Fairfax, Virginia 22030
703-573-1286

Ms. Carol A. Silberg
Writer/Editor
6928 Nashville Road
Lanham, Maryland 20801
301-552-3330

Ms. Myrna A. Sims
Consumer Affairs Specialist
Consumer Affairs Bureau
44 City Hall Plaza
East Orange, New Jersey 07019
201-266-5124

Mr. Littleton W. Simpson
Associate Director State Agency
for Title I, HEA
P. O. Box 3697
University of Virginia
Charlottesville, Virginia 22901
804-924-7153

Ms. Helen Sisson
Consultant
Office of Policy Control and
Coordination
330 C Street, S.W., Room 5006
Washington, D.C. 20201
202-245-8504

s. Carolyn Wendel Smith
Program Analyst
Office of the People's Counsel
1625 I Street, N.W., Room 417
Washington, D.C. 20006
202-727-3071

Ms. Majora (Jerri) Smith
Consumer Information Technician
Consumer Product Safety Commission
5401 Westbard Avenue
Bethesda, Maryland 20207
301-492-6508

Ms. Robin Smith
Student
Hood College
Frederick, Maryland 21701
301-663-3131

Mr. Paul Snow
360 K Street
Anchorage, Alaska 99504

Ms. Carolyn Snyder
Coordinator, Consumer Education
Shepherd College
Box 47
Charlestown, West Virginia 25414
304-725-8705

Mr. Richard Sobel
Project Director
Church Street Center
135 Church Street
Burlington, Vermont 05401
802-656-2917

Ms. Christine Soriano
Management Intern
IntraDepartmental Council
on Indian Affairs (H.E.W.)
Washington, D. C. 20201
202-382-3408

Mr. Shelby Edward Southard
Director of Public Affairs
Cooperative League of the U.S.A.
1828 L Street, N.W.
Washington, D.C. 20036
202-872-0550

Ms. Analisa Sparler
Student
Hood College
Frederick, Maryland 21701
301-663-3131

Ms. Kate Stahl
Consumer/Citizen Affairs Specialist
Environmental Protection Agency
401 M Street, S.W.
Washington, D.C. 20460
202-755-0710

Ms. Linda D. Stahl
Director, Project ICE
Allegheny Intermediate Unit
Suite 1300, Two Allegheny Center
Pittsburgh, Pennsylvania 15212
412-321-5700

Ms. Barbara W. Steele
Administrative Analyst
Public Information Officer
O.C. Administration Building
C. N. 2191
Toms River, New Jersey 08753
201-244-2121 x424

Mr. Robert Steeves
General Counsel
Office of Consumer Affairs
330 Independence Avenue, S.W.
Washington, D.C. 20201
202-245-6936

Ms. Virginia Van Steinberg
200 Main Plaza
Suite 400
San Antonio, Texas 78205
512-225-4191

Ms. Caroline Stellman
Executive Secretary
Consumer Council
1 South Calvert Building
Calvert and Baltimore Streets
12th Floor
Baltimore, Maryland 21202
301-383-3707

Ms. Nancy Steorts
Special Assistant to the Sec.
Department of Agriculture
Office of the Secretary
Washington, D. C. 20250
202-447-3165

Mr. Kenton Stephens
Special Assistant to the Deputy
Assistant Secretary for Educ.
310G - South Portal
Department of HEW
Washington, D.C. 20201
202-245-7680

Mr. Michael A. Sterlacci
Deputy Director
Office of Consumer Affairs
330 Independence Avenue, S.W.
Washington, D.C. 20201
202-245-1710

Ms. Georgia L. Stevens
Extension Consumer and Food
Economics Specialist
University of Maryland
2100 Guilford Avenue
Baltimore, Maryland 21218
301-383-4090

Mr. James M. Stone
Commissioner of Insurance
The Commonwealth of Massachusetts
100 Cambridge Street
Boston, Massachusetts 02202
617-727-3333

Ms. Susan Stopher
Consumer Education Specialist
Consumer Protection
Frankfort, Kentucky 40601
502-564-6607

Mrs. Rebecca Straw
Instructor-Home Economics Education
Room 2304, College of Education
University of Maryland
College Park, Maryland 20742
301-345-5411

Mr. Theodore Street
Director, Program Management & Support Serv.
330 Independence Avenue, S.W.
Washington, D. C. 20201
202-245-6196

Ms. Mary N. Stultz
State Supervisor
Home Economics Education
P. O. Box 8717
BWI Airport
Baltimore, Maryland 21240
301-796-8300 x406

Ms. Debra Sundberg
ACCI/COCO-Consumer Affairs Intern
Room 3800, Department of Commerce
Office of Consumer Affairs
Washington, D. C. 20230
202-377-3176

Ms. Mary S. Swanson
Specialist - Home Economics
Montgomery County Public Schools
10830 Eastwood Avenue
Silver Spring, Maryland 20901
301-593-7103

Ms. Anne Swearingen
Editor "DATELINE"
American Home Economics Assoc.
2010 Massachusetts Avenue, N.W.
Washington, D. C. 20036
202-833-3100

Mr. Bruce P. Szal
Consumer Program Director
220 Main Street
Lewiston, Maine 04240
207-783-0720

Ms. Louise A. Tanney
EPDA Fellow
University of Maryland
806 Cypress Road
Severna Park, Maryland
301-647-0875

Mr. Alan Tarrant
Manager, Consumer Affairs and Safety
American Gas Association
1515 Wilson Boulevard
Arlington, Virginia 22209

Ms. Dorothy Teater
Administrator, Consumer Affairs
720 E. Broad Street
Columbus, Ohio 43215
614-461-7397

Dr. Patricia Tengel
Family Resource Management Specialist
Extension Home Economics
Symons Hall - Univ. of Md.
College Park, Maryland 20742
301-454-3602

Ms. Leslie Terkow
Student
University of New Hampshire
1637 Union Street
Manchester, New Hampshire 03104
603-669-5999

Ms. Patricia E. Terrell
Restaurant Manager
Box 1202
Stowe, Vermont 05672
802-253-4368

Mr. E. B. Tetrault
Manager of Education Services
Proctor and Gamble Company
P. O. Box 599
Cincinnati, Ohio 45201
513-562-2431

Mr. Mike Thorsteinson
Director, QCCAA
905 32nd Avenue South
Grand Forks, North Dakota
701-746-5431

Ms. Laurie E. Thrash
Home Economics Supervisor and Career Education Coordinator
5402 Lillian Highway
Pensacola, Florida 32506
904-456-8631 x270

Mr. Myron Tisdel
Production Manager
KUAC - TV
University of Alaska
Fairbanks, Alaska 99701
907-479-7491

Ms. Mary Tobias
Lecturer
Home Economics Department
State University College of New York
Oneonta, New York 13820
607-432-2703

Mr. David Tochen
Co-Director/Consumer H-E-L-P
2000 H Street, N.W.
Washington, D. C. 20052
202-676-7586

Mr. Jim Tolbert
National Sales Manager
Changing Times Education Ser.
1729 H Street, N.W.
Washington, D.C. 20006
202-337-8600

Mr. James Toughill
Consumer Education Officer
D. C. Consumer Protection Office
1407 L Street, N.W.
Washington, D. C. 20005
202-629-5585

Mr. Jesse Trevino
Assistant Administrative
National Association of Spanish Speaking Elderly
1801 K Street, N.W., Suite 1021
Washington, D.C. 20006
202-466-3595

Ms. Gayle Trujillo
Project Division International America Research Association
2001 Wisconsin Avenue, N.W.
Suite 260
Washington, D.C.
202-333-0511

Mr. Alex Valcarcel
Consumer Specialist
3308 14th Street, N.W.
Washington, D. C.
202-387-7200

Ms. Wanda Veraska
Materials Specialist/Editor
Assertive Consumer Program
National Consumers League
6431 79th Street
Cabin John, Maryland 20731
301-229-2722

Ms. Carmen D. Votaw
Federal Programs Specialist
Office of Commonwealth of Puerto Rico
1625 Massachusetts Avenue, N.W.
Washington, D. C. 20036
202-232-6000

Ms. Doris J. Washington
Community and Services Specialist
451 7th Street, S.W.
Room 3240
Department of Housing and Urban Development
Washington, D. C.
202-755-5597

Mr. Ted Wahler
Director of Consumer Education
830 South Lincoln
Longmont, Colorado 80501
303-772-4420

Ms. Rosie Weber
General Services Administration
Consumer Information Center
Washington, D. C. 20405
202-566-1794

Mr. John Webster
Special Assistant to the Secretary for Consumer Affairs
Department of Treasury
Washington, D. C.
202-964-5487

Ms. Nell Weekley
Director, Mayor's Office of Consumer Affairs
Room 1W-12, City Hall
1300 Perdido Street
New Orleans, Louisiana
504-586-4441

Ms. Patricia Weinstein
620 21st Street, N.W.
Washington, D. C. 20052
202-676-7963

Mr. Joel Weisberg
Deputy Attorney General and Director, Bureau of Consumer Protection
Office of Attorney General
301 Market Street
Harrisburg, Pennsylvania 17101
717-787-9714

Mr. Stiver J. Weiss
Assistant Professor
University of Toledo
Toledo, Ohio 43606
419-537-4139

Ms. Cindy Welke
Public Information Specialist
USDA-APHIS
1158 S. Agriculture Building
14th and Independence Avenue, S.W.
Washington, D. C. 20250
202-447-8293

Ms. Frances West
Director, Division of
Consumer Affairs
200 W. 9th Street
Wilmington, Delaware 19801
302-571-3254

Mr. Robbie Wetzell
Coconino County Legal Aid
Consumer Education Project
Director
19 E. Phoenix Avenue
Flagstaff, Arizona 86001
602-774-0653

Dr. Ruth B. White
Director, Consumer Inquirier
Food and Drug Administration
5600 Fishers Lane
Rockville, Maryland 20852
301-443-3170

Mr. Fred B. Whitehead
Director, Consumer Affairs
959 8th Avenue
New York, N.Y. 10019
212-262-7430

Ms. Hazel Wilhoite
Assistant Supervisor
Home Economics Education
State Department of Education
Richmond, Virginia 23216
804-786-4147

Ms. Sandra L. Willett
Executive Director
National Consumer League
1785 Massachusetts Avenue, N.W.
Washington, D. C. 20036
202-797-7600

Mr. Donald Williams
GAO Auditors (FTC Audit Site)
Federal Trade Commission, #318
6th and Pennsylvania Avenue, N.W.
Washington, D. C. 20580

Ms. Emma G. Williamson
Consumer Education Coordinator
Dayton Public Schools
348 West First Street
Dayton, Ohio 45402
513-461-3850

Dr. Dustin Wilson
Director, Consumers' Education
Office of Education
ROB #3 - Room 5624
Washington, D. C. 20202
202-245-0636

Mr. Gary W. Wilson
Consumer Education Project Director
202 E. Woodford Street
Lawrenceburg, Kentucky
502-839-3453

Mr. Richard G. Womack
Assistant Director for Field Service
Human Resources Development Institute
AFL - CIO
815 Sixteenth Street, N.W.
Washington, D. C. 20006
202-638-3912

Mr. Tom Wood
Executive Director
Morgan Lawrence Community Action
701 Bank Street, N.W.
Decatur, Alabama 35601
205-355-7843

Mr. Samuel E. Wright
Community Planner
101 G Street, S.W.
Washington, D. C.
202-554-1498

Mrs. Emily Velasquez
Director, Consumer Education
and Advocacy Program
All Indian Pueblo Council
1015 Indian School Road, N.W.
Albuquerque, New Mexico 87107
505-843-7048

Ms. Juanita Yates
Associate Director for
Special Concerns
Office of Consumer Affairs
330 Independence Avenue, S.W.
Washington, D. C. 20201
202-245-8217

Ms. Martha S. Yocum
Consumer Education Specialist
D. C. Consumer Protection Office
1407 L Street, N.W.
Washington, D. C. 20005
202-629-5944

Ms. Ann Zabaldo
Intern
105 6th Street, N.E.
Apartment #1
Washington, D.C. 20002
202-546-4769

Ms. Edythe Zyckerberg
Assistant to the Director of
Consumer Affairs
Springfield Municipal Building
Springfield, New Jersey 07081
201-376-5800

GPO 916-408